

VEHICLE FINANCE APPLICATION - INDIVIDUAL APPLICATION



Year Model		Make		Model		M&M Code									
Dealer / Supplier		VICTORY AUTO'S			Contact Number		021 982 0289								
F&I Contact Person		JO-ANNE KNOETZE			Sales Consultant										
Cash Price		R		Other:	R		<input type="checkbox"/>	Instalment Sale		<input type="checkbox"/>	Lease				
Reg & Lic		R		Other:	R		Initiation fee		<input type="checkbox"/>	Yes		<input type="checkbox"/>	No		
Serv & Delivery		R		Finance Amount:	R		Balloon		R						
Deposit / Trade In		R		Term:		Rate:		Instalment		R					

PERSONAL DETAILS

Client subtype	<input type="checkbox"/>	SA Citizen residing in South Africa			<input type="checkbox"/>	Foreign national residing in South Africa												
	<input type="checkbox"/>	Asylum seeker		<input type="checkbox"/>	Refugee		<input type="checkbox"/>	South African Citizen residing abroad										
Title		Surname				Identity No												
Full Names								Initials										
Gender	<input type="checkbox"/>	Female		<input type="checkbox"/>	Male		Ethnic Group	<input type="checkbox"/>	Asian	<input type="checkbox"/>	Black	<input type="checkbox"/>	Coloured	<input type="checkbox"/>	White			
Place of birth		Nationality				Preferred Language			<input type="checkbox"/>	Afr	<input type="checkbox"/>	Eng						
Marital Status	<input type="checkbox"/>	Divorced		<input type="checkbox"/>	Married		<input type="checkbox"/>	Single		<input type="checkbox"/>	Widow/er		Graduated	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	
		*If married	<input type="checkbox"/>	ANC	<input type="checkbox"/>	COP	<input type="checkbox"/>	Tribal	<input type="checkbox"/>	Date Married (yyyymmdd)								

CONTACT AND ADDRESS INFORMATION

Home Address							Period at CURRENT address								
Postal Address							Period at PREVIOUS address								
Country of Residence															
Owner/Tenant/Lodger	<input type="checkbox"/>	Living with Parents		<input type="checkbox"/>	Lodger		<input type="checkbox"/>	Tenant		<input type="checkbox"/>	Owner - Bond Free		<input type="checkbox"/>	Owner - Bonded	
		* If Bonded	<input type="checkbox"/>	Joint Bond?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		Percentage of joint bond?		Bonded via?			
Tel (h)		Tel (w)		Mobile No											
Email Address															
Do you have tax obligations, tax liabilities or tax residencies outside of South Africa?							<input type="checkbox"/>	Yes		<input type="checkbox"/>	No				
Do you have multiple nationalities?							<input type="checkbox"/>	Yes		<input type="checkbox"/>	No				

EMPLOYER DETAILS

Employer Name (As per payslip)														
Occupation					Employer Industry Type									
Are you permanently employed?	<input type="checkbox"/>	Yes		<input type="checkbox"/>	No		Salary Frequently	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Weekly	<input type="checkbox"/>	Fortnight	
Postal Address							Period at Employer							

SPOUSE DETAILS

Title		Surname				Identity No			
Full Names								Initials	
Tel (h)		Tel (w)		Mobile No					
Email Address									

Applicant Signature: _____

RELATIVE DETAILS - Family & Friend **NOT** living with you

First Name		Surname	
Relation		Mobile No	
Home Address			

BANKING DETAILS

Account Holder		Branch	
Bank Name		Account Number	
Account Type		Salary Date	

INCOME DETAILS

Main Applicant			Spouse		
Source of income	R		Source of income	R	
Gross Remuneration	R		Gross Remuneration	R	
Monthly Commission (inc in Gross)	R		Monthly Commission (inc in Gross)	R	
Car allowance (inc in Gross)	R		Car allowance (inc in Gross)	R	
Overtime (inc in Gross)	R		Overtime (inc in Gross)	R	
Reimbursement (inc in Gross)	R		Reimbursement (inc in Gross)	R	
Net Take-home Pay	R		Net Take-home Pay	R	
Rental Income	R		Rental Income	R	
Maintenance Income	R		Maintenance Income	R	
Other Income			Other Income		
Other Income description	R		Other Income description	R	

EXPENSE DETAILS

		Applicant	Spouse			Applicant	Spouse
Bond Payment	R			Rental Payment	R		
Rates, Water & Electricity	R			Vehicle Instalment (excl to be settled)	R		
Personal Loan Repayments	R			Credit Card Repayments	R		
Furniture Accounts	R			Clothing Accounts	R		
Overdraft Repayments	R			Policy / Insurance Payments	R		
Telephone Payments	R			Transport Cost	R		
Food and Entertainment	R			Education Costs	R		
Maintenance	R			Household Expenses	R		
Security Payment (Instalment Value)	R			Other Expenses 1	R		
Other Expenses 2	R			Other Expenses Description 1			
Other Expenses Description 2				Loans repaid via payroll deduction	R		

I give my express consent to the finance houses to make enquiries about my record with any credit agency.
I also give the finance houses consent to share my payment behaviour with any credit agency.

Yes No

I give my express consent to the finance houses to request my payslips from my employer, for the purpose of applying for vehicle finance.

Yes No

I give my express consent to the finance houses to get bank statements for the bank account(s) detailed under banking details, for the purpose of applying for vehicle finance.

Yes No

Applicant Signature: _____

I also give the finance houses the right to:

1. collect my personal information from a third parties when reasonably necessary and/or if it is impracticable to collect the data directly from me;
2. share my personal information with third parties if necessary, to provide financial products or services to me;
3. process my personal information for purposes of complying with any legislative or regulatory requirements;
4. transfer and/process my personal information outside the Republic of South Africa, where necessary, on condition that such transfer and/or processing is subject to applicable laws binding corporate rules or binding agreement;
5. process my special personal information (such as race, ethnic origin, biometric information or alleged criminal behaviour), only where necessary and subject to the finance houses Privacy Policy and applicable laws.

CONFIRMATION

- i. Victory Auto's has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents and that I am completing it of my own free will.
- ii. I warrant that I have fully answered all questions and responded to requests for information truthfully as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.
- iii. Victory Auto's may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.
- iv. All consents provided in this document, will survive any contractual relationship that I have with Victory Auto's, unless I withdraw such consent in accordance with the various methods of communication provided by Victory Auto's

I hereby declare that:

- i. I have never been declared mentally unfit by a South African court.
- ii. I am not subject to administrator order.
- iii. I do not have any current application pending for debt restructuring or alleviation;
- iv. I have not applied for any debt re-arrangement.
- v. I am not under sequestration; and
- vi. I do not have applications for credit pending, nor open quotations as envisaged in section 92 of the National Credit Act, 34 of 2005.

I hereby declare that all of the above information is true and correct.

Applicant Signature: _____

Date of Application: _____