



Debt Review Application Form

Debt Review was introduced by the National Credit Act to help you, the Consumer.

Please complete the attached application form and send it, together with:

- **A copy of your ID;**
- **Three months' salary advice;**
- **Three months' bank statements;**

to the following e-mail address or fax number:

info@cleardebt.co.za

fax no.: 086-548-1417

Please note that your application cannot be processed, unless we receive your **completed** application form together with the above-mentioned supporting documents. Please note that doing **this will create no obligation on your side whatsoever** as this is not a contract, but merely an application form.

If you have any queries, please e-mail it to info@cleardebt.co.za

APPLICATION FOR DEBT REVIEW IN TERMS OF SECTION 86 OF THE NATIONAL CREDIT ACT, 34 OF 2005.

PART 1 - PERSONAL INFORMATION

	Main Applicant	Spouse
Title:		
Surname:		
Full names:		
Identity number:		
Physical address:		
Postal address:		
Telephone (work):		
Telephone (home):		
Cell phone:		
Fax:		
Email address:		
Dependants: Age		
Relation		

APPLICATION FOR DEBT REVIEW IN TERMS OF SECTION 86 OF THE NATIONAL CREDIT ACT, 34 OF 2005.

PART 1 - PERSONAL INFORMATION

	Main Applicant	Spouse
Dependants who are over 18:		
Why are they dependent?		
Employer:		
Job title:		
Physical address of employer:		
Reason if unemployed:		
Preferred language:	Afrikaans	English

Marital Status

Single	
Married in Community of Property (COP) NB! If you are married in Community of Property (COP), we need BOTH Spouse's information. According to The Law, you are "one person".	
Married out of Community of Property (ANC)	
Divorced	
Traditional	

Family life

How many dependants?	
Who are the dependants (wife, children ext.?)	
Are your children in school?	
If Yes, please give name of school	
If Pre-school - full day/half day	
If Primary/Secondary School - full/half day	
If half day - where does the children stay after school?	
How many vehicles do you have?	
If more than 1, please give a reason for extra vehicles	
Have you ever been under Debt Review before?	
If yes, please give their name and contact details	
Reason for leaving previous debt counsellor?	
Do you own a home/s?	How many?
If you own more than 1 home, why?	
Is the home up for sale?	



Family life			
Are there tenants in the home?			
Next of kin (NAME):		Tel work:	
Next of kin (RELATIONSHIP):		Cell:	
Next of kin (TEL NO):			

PART 2 - INCOME		
Income	Main applicant	Spouse
Gross salary:		
Commission (average over 6 months)		
Overtime (average over 6 months)		
Rental income		
Child Maintenance		
Other:		

Statutory Deductions	Main applicant	Spouse
Tax		
UIF		

Non Statutory Deductions	Main applicant	Spouse
Pension / provident fund		
Medical Aid		
Funeral Society		
Loans		
Child maintenance		
Garnishee orders		

After Deductions	Main Applicant	Spouse
Net Salary:		

PART 3 - LIVING EXPENSES		
Expenses	Main Applicant	Spouse
Clothing		
Life Insurance		

PART 3 - LIVING EXPENSES

Expenses	Main Applicant	Spouse
Domestic/cleaning service		
Education fees		
Food		
Levies		
Short Term Insurance		
Vehicle Insurance		
Property Rental		
Security		
Telephone and internet		
Transport costs		
Water & Lights		
Other:		

PART 4 - REASON FOR OVER IN-DEBTNESS

What lead you to becoming over indebted? Please give detailed reasons.

Causes		
Death		
Funeral		
Medical (Illness)		
Retrenchment (Loss of Income)		
Accidents (Motor)		
Divorce		
Family Responsibility (Birth of a Child, etc)		
Economic Factors (Changes of Interest Rates, etc)		
Substance Abuse / Addiction (Alcohol, Drugs, Gambling, etc)		
Lack of Education		
Lifestyle (Excessive)		
Aggressive Marketing		
Cost of Housing		
Accommodation (Rental)		
Self Employed - Non-payment by Debtors		
Contract Loss / Tender Loss		
Dissolving business Partnership		
Other		

Should anyone have signed SURETY on any of your Credit agreements, please indicate:						

Documentation that needs to accompany this application form:	
1. Copy of your ID	
2. Copy of the latest 3 months' payslips / proof of income	
3. Copy of the latest 3 months' bank statements (internet statements will be accepted)	

PART 6 - WHERE DID YOU HEAR ABOUT US?			
Advert in News Papers and Magazines:		Brochure	
Friend or Family member		Word of mouth	
Suburban sign or Street Sign		If other, please specify:	
Your Employer		Your Coworkers	
Google search		Facebook	
Other internet site		Other (please specify):	

I declare that the above mentioned information, given by me, is true and correct and includes all my credit agreements.

Signed at _____ on this _____ day of _____ 20__.

Signature (First Applicant): _____

Signature of spouse (if joint application): _____

CLEARDEBT

