



Please send completed application form to: 127 - 15th Road, Randjespark, Midrand | PO Box 209, Halfway House, 1685

APPLICATION FORM FOR REGISTRATION AS A CREDIT PROVIDER IN TERMS OF SECTION 40 OF THE NATIONAL CREDIT ACT 34 OF 2005

General information

The applicant must submit the completed application form, together with the required documentation and application fee to the National Credit Regulator.

PART 1 – APPLICANT'S INFORMATION

Instructions:

1. Name of applicant			
2. Trading name of applicant			
3. Legal Status (Please tick appropriate box)			
☐ 3.1 Individual	☐ 3.4 Public Company	☐ 3.7 Co-operative	
☐ 3.2 Trust	☐ 3.5 Partnership	☐ 3.8 Other (specify below)	
☐ 3.3 Private Company	☐ 3.6 Close Corporation		
4. CIPRO/other official registration number			
5. Date of commencement of trading			
6. Financial Year-End			
7. Income Tax registration number			
8. VAT registration number (if applicable)			
9. Which, if any, other regulated activity does the applicant engage in? (Please tick appropriate box)			
☐ 9.1 Banking	☐ 9.3 Debt Collectors	☐ 9.5 Other (specify below)	
☐ 9.2 Insurance	☐ 9.4 Financial Advisory		
10. Contact detail of the Applicant			
Physical Address			
		Postal Code	
Postal Address			
		Postal Code	
Telephone number		Fax number	
e-mail address (if applicable)			

11. Contact person

Title

Name Initials

Surname

Telephone number (office) Fax number

Cell number

e-mail address (if applicable)

12. Auditor / Accounting Officer

Name of Firm

Physical Address

 Postal Code

Postal Address

 Postal Code

Name of Auditor or Accountant

Telephone number Fax number

e-mail address (if applicable)

Practice number

Name of professional body registered with

13. Compliance Officer (if applicable)

Name of Compliance Officer

Telephone number Fax number

e-mail address

If external compliance officer, name of firm

Postal Address

 Postal Code

Telephone number

14. Products (Please tick appropriate box)

☐ 14.1 Mortgage agreements	☐ 14.5 Clothing retail	☐ 14.9 Other products, specify
☐ 14.2 Credit facilities	☐ 14.6 Furniture retail	
☐ 14.3 Unsecured credit transactions	☐ 14.7 Pawnbroking	
☐ 14.4 Vehicle finance	☐ 14.8 Developmental Credit	

15. Which of the following ancillary financial products does the Applicant sell in conjunction with its credit products?
(Please tick appropriate box)

☐

15.1 Life Insurance

☐

15.3 Credit Life Insurance

☐

15.5 Other, specify

☐

15.2 Funeral cover

☐

15.4 Short term insurance

16. In terms of section 63 of the National Credit Act 34 of 2005, a credit provider must make a submission to the National Credit Regulator to make documents available to consumers in at least 2 official languages.

Description of main area in
which you operate with reference
to area within the province

1

2

3

1st Language

2nd Language

(If more than 3 areas, add additional pages.)

17. Compliance with section 48(1)(a) and (b) of the National Credit Act.

17.1 Please indicate the Applicant's commitments, if any, made with regard to the Broad Based Black Economic Empowerment Act, 2003 (Act No. 53 of 2003) (add additional pages if required)

17.2 Please indicate the Applicant's commitments, if any, made with regard to the combating of over-indebtedness (add additional pages if required)

PART 2 – FINANCIAL INFORMATION

The following financial information must reflect the value of credit agreements as defined in the National Credit Act. It should exclude credit agreements to which the Act does not apply as indicated in Section 4.

1. Net value of loan book as at the end of the most recent financial year end

R

2. Total number of credit agreements that made up the loan
book as at the end of the most recent financial year

3. Total value (principal debt) of credit agreements entered into during the most recent financial year

R

4. Total number of credit agreements entered into during the most recent financial year

PART 3 - MEMBERS, DIRECTORS, TRUSTEES, PARTNERS AND GENERAL MANAGERS OF THE APPLICANT

1. For the purpose of Part 3 and Part 7, refer to the definition of "management or control" in the Regulations.
2. Does the Applicant or any natural person exercising general management or control whether alone or in conjunction with others, hold a controlling interest in any of the following businesses? (Please tick appropriate box)

A credit bureau	Yes ☐	No ☐
A debt collection agency	Yes ☐	No ☐
An alternative dispute resolution agent	Yes ☐	No ☐
A credit repair agency	Yes ☐	No ☐

3. If the answer to any of the above is "yes", please provide details:
-

PART 4 - BUSINESS PREMISES

THIS FORM MUST BE COMPLETED IN RESPECT OF ALL BUSINESS PREMISES FROM WHICH THE APPLICANT CONDUCTS/ INTENDS TO CONDUCT THE BUSINESS OF A CREDIT PROVIDER. (MAKE ADDITIONAL COPIES IF REQUIRED)

1. Total number of business premises
- 1.1 Total number of branches engaged in normal credit activities
- 1.2 Total number of branches engaged in developmental credit

2. Information required per business premises

Trading name

Physical Address

Postal Code

Contact person

Telephone number Fax number

e-mail address (if applicable)

Trading name

Physical Address

Postal Code

Contact person

Telephone number Fax number

e-mail address (if applicable)

PART 5 - SUPPLEMENTARY REGISTRATION IN TERMS OF SECTION 41 OF THE ACT

1. If this application includes an application for supplementary registration to provide developmental credit, please state which of the following types of developmental credit will be provided: (Please tick appropriate box)

☐

1.1 Co-operative loans to members

☐

1.3 Small Business Credit

☐

1.5 Other, specify

☐

1.2 Educational Credit

☐

1.4 Low Income Housing Credit

2. Human, financial and operational resources

In a separate document to be attached hereto:

- (a) explain in detail why the credit provider believes that it's human, financial and operational resources are sufficient to enable the applicant to function efficiently and effectively carry out its function in terms of the Act, or
- (b) present a credible plan to the National Credit Regulator to acquire or develop sufficient human, financial and operational resources to enable the applicant to function efficiently and effectively carry out its function in terms of the Act.

3. Administrative Procedures

In a separate document to be attached to the supplementary registration form, either:

- (a) explain in detail why the credit provider believes that it has adequate administrative procedures and safeguards to justify the application of statutory exceptions from this Act, or
- (b) present a credible plan to the National Credit Regulator to develop adequate administrative procedures and safeguards to justify the application of statutory exceptions from this Act before entering into any developmental credit agreement.

4. In a separate document to be attached hereto, indicate what measures have been put in place / will be put in place to ensure that credit extended to consumers will be used for developmental purposes only.

PART 6 - DECLARATION BY CREDIT PROVIDER

1. The applicant hereby permits the National Credit Regulator or any person authorised by the National Credit Regulator, as set out in section 50 (2)(a) to enter any place at or from which the applicant conducts the registered activities during normal business hours, and to conduct reasonable inquiries for compliance purposes, including any act contemplated in section 156(1)(d) to (h) of the Act.
2. The applicant confirms that the information contained in this application is accurate and complete.

Duly authorised representative:

Name

Signature

Capacity

Date

If this application is completed on behalf of a juristic person, attach proof of authorisation.

PART 7 – DISQUALIFICATION OF NATURAL PERSONS

THE APPLICANT NEED NOT COMPLETE THIS PART IN THE CASE WHERE THE APPLICANT IS A BANK AS DEFINED IN THE BANKS ACT, ACT NO 94 OF 1990. THIS FORM MUST BE COMPLETED AND SIGNED IN RESPECT OF EACH NATURAL PERSON WHO EXERCISES GENERAL MANAGEMENT OR CONTROL OF THE APPLICANT, WHETHER ALONE OR IN CONJUNCTION WITH OTHERS. MAKE ADDITIONAL COPIES.

Name of natural person completing form

Identity number

Date

Questions:

- Are you, as a result of a court order, listed on the register of excluded persons in terms of section 14 of the National Gambling Act, 2004 (Act no 7 of 2004)? Yes ☐ No ☐
- Are you subject to an order of a competent court holding you to be mentally unfit or disordered? Yes ☐ No ☐
- Have you ever been removed from office on account of misconduct relating to fraud or the misappropriation of money, whether in the Republic or elsewhere? Yes ☐ No ☐
- Have you ever been a director or member of a governing body of an entity at the time that such entity has been de-registered in terms of public regulation? Yes ☐ No ☐
- Have you ever been a director or member of a governing body of an entity at the time that such entity has brought the consumer credit industry into disrepute? Yes ☐ No ☐
- Have you ever been a director or member of a governing body of an entity at the time that such entity has acted with disregard for consumer rights generally? Yes ☐ No ☐
- Have you ever been convicted during the previous ten years, in the Republic or elsewhere, of theft, fraud, forgery or uttering a forged document, perjury, or an offence under the Corruption Act, 1992 (Act No 94. of 1992), or comparable legislation of another jurisdiction and been sentenced to imprisonment without the option of a fine? Yes ☐ No ☐

If your answer is yes, when providing full details in respect thereof, indicate whether you received a grant of amnesty or free pardon for the offence.

- Have you ever been convicted during the previous ten years, in the Republic or elsewhere, of a crime involving violence against another natural person and been sentenced to imprisonment without the option of a fine? Yes ☐ No ☐

If your answer is yes, when providing full details in respect thereof, indicate whether you received a grant of amnesty or free pardon for the offence.

9. Have you ever been convicted during the previous ten years, in the Republic or elsewhere, of an offence in terms of this Act, a repealed law or comparable provincial legislation and been sentenced to imprisonment without the option of a fine?

Yes ☐ No ☐

If your answer is yes, when providing full details in respect thereof, indicate whether you received a grant of amnesty or free pardon for the offence.

10. I, the undersigned, hereby give permission to the SAPS Criminal Record Centre to furnish the National Credit Regulator or it's authorised agents with my previous convictions and any relevant information in their possession, including any directions by the Court for my detention in a mental hospital or prison as well as any court order listing myself on the register of excluded persons in terms of the National Gambling Act, if any, in the form SAPS69.

Yes ☐ No ☐

I hereby indemnify the SAPS Criminal Record Centre, its employees, the National Credit Regulator, it's agents and it's employees and hold them harmless against any claims by myself or any other person that may arise out of or be connected with such disclosure as well as any legal costs, including attorney and client costs.

11. I certify that the information contained herein is true and correct.

Signature

Date

