

Application form

Bakkie Offering For: Leisure

We are an acquiring platform providing access to finance for individuals wishing to purchase a Bakkie for personal or business use.

Listed below are the criteria to qualify for Bakkie finance with us:

- **Who qualifies:**
 - Business: a person who will use the Bakkie to generate an income and who has been in business for a minimum of 6 (six) months;
 - Leisure: a person who earns a wage or salary and who will use the vehicle for leisure purposes.
- **Disqualifications:** anybody who is under debt review or an administration order; or who is an un-rehabilitated insolvent; or who is under the age of 21 (twenty one). We also exclude trusts.
- **Rate:** our rate is competitively priced and you are invited to contact us to discuss a rate specific to your finance.
- **Period of Contract:** minimum of 48 (forty eight) months and a maximum of 72 (seventy two) months – the applicant can choose, but is limited by affordability criteria.

Minimum Requirements

- A completed application form, including the statement of income and expenditure;
- A copy of the applicant's bar coded ID document;
- A certified copy of the applicant's latest 3 months' bank statements;
- Proof of income (if you are not self-employed, this proof should be a payslip or wage sheet);
- Proof of address;
- Minimum deposit – 15% of retail base price;

In order to speed up the process and obtain a credit answer, all that the applicant needs to provide us with, at the time of the credit application, is a fully completed Credit Application form and Income and Expenditure Declaration. The rest of the minimum requirements will be obtained later, if the application is approved. The completed and signed documents are to be e-mailed to apply@bakkies4u.co.za

Initially, we will check the credit worthiness of the applicant and the Podium will be issued. If finance is approved, the approval Podium will be issued subject to all information being verified and validated as true and correct. This subjective condition will be worded something like:

- *This approval is subject to verification and we reserve the right to cancel the facility and withdraw from the facility at any time, at the sole discretion of our credit provider, if any information becomes known to us or there is a change in the circumstances that may prejudice our credit provider's rights or materially alter the risk factor relating to the finance and/or the vehicle. Payment to the dealership will only be released on receipt of clear copies at the time of signing*

It is important to complete the Income and Expenditure Declaration, as this assists us in establishing affordability of the applicant.

The credit provider is an NCR accredited credit provider. Bakkies4u is not a credit provider. Bakkies4u is the application platform for the credit provider.

Credit Application for Vehicle Finance - New Vehicles Only [This application form gives you access to finance from any of the Bakkies4u accredited credit providers:](#)

Goods Required	
Dealer: Bakkies4U	Supplier Code
Dealer Code: 043790	Supplier: <i>If different to Dealer</i>
Vehicle Price: R	Vehicle Type New <input type="checkbox"/> Pre-Owned <input type="checkbox"/>
Deposit: R	Vehicle M&M Code:
Vehicle Description: Year, Make, Model, Manufacturer	state if cab is: Single <input type="checkbox"/> Double <input type="checkbox"/> Extra <input type="checkbox"/>
state if any of following extras are taken:	Canopy <input type="checkbox"/> R <input type="checkbox"/> Towbar <input type="checkbox"/> R <input type="checkbox"/> Rubberising <input type="checkbox"/> R <input type="checkbox"/>
Interest Rate: Fixed <input type="checkbox"/> Variable <input type="checkbox"/>	Requested Interest Rate % Term of loan: months
Vehicle Use: <input type="checkbox"/> Bakkie (Business) <input type="checkbox"/> Bakkie (Leisure Bakkie)	If Bakkie business, state applicant's business:
In terms of the National Credit Act an initiation fee is payable to the financier upon the signing of the deal. This fee, together with the tracking unit hardware costs can be financed over the term of the deal or you may choose to pay these items in cash. Please indicate your preference:	Initiation Fee: Yes, finance the fee <input type="checkbox"/> No, do not finance the fee <input type="checkbox"/> Tracking Unit Hardware: Yes, finance the fee <input type="checkbox"/> No, do not finance the fee <input type="checkbox"/>

Applicant	
Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/>	ID Number: Date of Birth: dd / mm / yyyy
Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	First Names:
Surname:	
Contact Numbers: Cell: Home: (dial code) Work: (dial code)	
Present Residential Address: House Number: Complex Name (if applicable): Street Name:	
Suburb: Postal Code: Province: Resident at address for: years months	
Postal Address: (if different from residential) P.O. Box <input type="checkbox"/> Private Bag <input type="checkbox"/> number Suburb: Province: Postal Code:	
Single <input type="checkbox"/> Married <input type="checkbox"/> : ANC without accrual <input type="checkbox"/> * ANC with accrual <input type="checkbox"/> * COP/Foreign Law <input type="checkbox"/> * Tribal Law pre 15/11/2000 post 15/11/2000	
<i>Where the marital status choice is marked * you will need to get your spouse's written consent (witnessed by two people) in order to contract with the Credit Provider</i>	
Present Employer Name: Occupation: Years Employed: years	
Bank Account Type of account: cheque or savings Bank: Branch: Account Number:	
Next of Kin Name: Relationship: Contact Tel (C): Tel (H): Tel (W):	
Address:	

Insurance Requirements - we will quote you on Guardrisk Motor Vehicle and Owner Protection Cover	
Vehicle Insurance Company:	Guardrisk <input type="checkbox"/> If Guardrisk cover is taken advise any (optional) add-on benefits: Other: <input type="checkbox"/>
	Accessories* <input type="checkbox"/> Goods in Transit ** <input type="checkbox"/> Disability Cover <input type="checkbox"/> *Accessory cover R Max R30,000 **Goods in Transit cover R Max R50,000 Instalment Protect <input type="checkbox"/> Zero Excess <input type="checkbox"/> Deposit Protect <input type="checkbox"/>
Name of Other Insurance Company	
Owner Protection Plan: Guardrisk VOPP <input type="checkbox"/> (Vehicle Owner Protection Plan)	
Insurance Broker Detail: Not Applicable <input type="checkbox"/> Other Broker <input type="checkbox"/> Provide Name & Code:	

Applicant's e-mail address @ CO.Za
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I, _____ hereby apply for credit, and I declare and warrant that the information given on this application is true and correct in every detail. In the event of any of my warranties, or representation being false, the lessor or credit provider shall have the right to set the credit agreement aside. I acknowledge that if the credit agreement is set aside as a result of a negligent or fraudulent misrepresentation contained in this application, I shall be liable for any loss/damage which the lessor or credit provider shall suffer as a result, and that any monies paid by me may be appropriated against such loss. I consent to FinYou (Pty) Ltd furnishing information about me to the nominated credit provider which relates to or has a bearing on any suspected or proven fraudulent activity. For purposes hereof the credit provider means its direct and indirect subsidiaries. The credit provider reserves the right to refer any instance of proven fraud to the SAPS and, where possible, will actively seek to prosecute those responsible. I authorise you to make any enquiries you deem necessary relating to this application, and the above-mentioned referees are authorised to disclose information in support of this application. I consent to you checking my credit record with any credit reference agency, which information will be evaluated in conjunction with my other information in granting me credit. I also consent to you providing credit reference agencies with regular updates. I hereby declare that all current debt repayments by my extended family and by myself are currently being met. I confirm that my current income exceeds all my monthly expenses. I have documented and assessed my income and expenditure, by completing expense calculation form, or personal income & expense calculation form which I warrant is accurate and correct. I also consent to you verifying my banking details.

Applicant's Signature: Date:

Income and Expense Declaration

About whether you can afford the credit agreement

The purpose of this form is to work out whether you can afford to take out credit. After you have filled out this form, we will decide whether we are able to grant you credit or not. We base our decision on the information you give to us as well as on our understanding of the industry. SA Taxi grants loans only to people who we believe can **definitely afford** the credit, including the amounts of interest and the fees.

When you fill out this form, you must be realistic and you must tell the truth. It is important that you plan for how to pay for the credit you have taken out. Never take out credit if there is a risk that you will not be able to afford it. There are consequences if you do not pay the full amounts you owe on time. For example:

- You might have to pay extra interest and charges.
- The Bakkies4u credit provider might take legal action against you or might repossess the vehicle and you will not get back all the money you have paid for it.
- You might not be able to get more credit because of a poor credit record.

About your monthly income and expenses

Monthly Income	Gross Monthly Income (cost to company)	R	This is confirmation of the income you will receive either: 1. as a result of using the vehicle, or 2. as a result of being paid your salary/wage.			
	Nett Monthly Income (after all deductions)	R				
	Other Income	R	State source of other income			
Monthly Expenses	Expense Description	Tick	Monthly Instalment	Outstanding Balance	Approximate Outlay	
	Structured (financial institution) debt:					
	Mortgage Bond		R	R		
	Motor Finance (all vehicles)		R	R		
	Personal Loan/s		R	R		
	Credit Card (state minimum payment)		R	R		
	Household costs:					
	Pay for View (DSTV/MNet/TOP TV)		R			
	Telkom Account (landline/ADSL)		R			
	Cell Phone Contract		R			
	School / University fees		R			
	Property Complex Levy		R			
	Insurance Premiums		R			
	Security Company subscription		R			
	Water & Lights plus Property Rates & Taxes		R			
	Domestic Worker / Garden Service		R			
	Sundry costs:					
	Groceries and Toiletries					R
	Petrol / Public Transport					R
	Entertainment (movies, pubs, restaurants)					R
Alcohol and / or tobacco				R		
Clothing and / or footwear				R		
Home Maintenance				R		
Other Subscriptions:				R		
Other Monthly Expenses			Specify Other Expenses:	R		