

SUPPLIER NAME: _____
Supplier from whom you are purchasing the product

CUSTOMER APPLICATION

1. CUSTOMER DETAILS			
GENDER	MALE	FEMALE	TITLE
FULL NAMES			
SURNAME			
ID NUMBER			DATE OF BIRTH
Language Preference	English	Afrikaans	Other
Contact Time Preference	Office Hours		After Hours
RESIDENTIAL ADDRESS:			
			POSTAL CODE:
PHONE NUMBERS	Mobile:		Work:
	Home:		
EMAIL			
2. BANKING DETAILS			
ACCOUNT NAME:		BANK NAME:	
ACCOUNT NUMBER:		BANK CODE:	
ACCOUNT TYPE:			
3. PERSONAL INCOME DETAILS			
GROSS SALARY:		NET SALARY:	
DISPOSABLE INCOME:		NEXT SALARY DATE:	
4. EMPLOYMENT DETAILS			
EMPLOYER'S NAME:			
APPOINTMENT DATE:			
EMPLOYMENT TYPE	Permanent	Contract	Self
SALARY PAID	Monthly	Weekly	Fortnightly
5. LOAN DETAILS			
PRODUCT / SERVICE INFORMATION			
Product Reference No	Product Description		Product Purchase Price
Total Product Loan Amount			

Customer Signature

APPLICATION

TOTAL LOAN AMOUNT REQUESTED:

The Total Loan Amount Requested consists of the Product Loan Amount and the Additional Loan Amount, if any, set out in part 5 above

I UNDERSTAND AND AGREE:

That subject to and upon approval, by the Credit Grantor, of the personal loan which I am applying for herewith, the Total Loan Amount requested will be paid by the Creditor Grantor as follows:

- The Product Loan Amount will be paid to FinYou;
- FinYou will settle the amount with the relevant Supplier/Service Provider as per the quotes received by FinYou on my behalf; and
- Any Additional Loan Amount which I am applying for herewith, will be paid by the Credit Grantor into my banking account as per the details set out in part 2 above; or
- Such other account as subsequently specified by me to the Credit Grantor.

Customer Signature

FINANCE AND SETTLEMENT PROCESS

FINANCE AND SETTLEMENT PROCESS:

- Apply for your finance online through the Supplier, or using a printed application form, after selecting products or services of interest provided by the Supplier.
- Your application will be processed by FinYou and sent to a Registered Credit Provider.
- You will be notified regarding your application status.
- The payment is allocated and processed by an approved payment bureau / FinYou management account.
- Your suppliers are notified regarding the status and generate compulsory invoices to FinYou.
- FinYou settles the supplier accounts on your behalf guaranteeing payment to suppliers.
- You have the option to request a full report of your application process and status from FinYou.
- Should you decide not to continue with the specified products or services selected due to non-performance from the merchant, FinYou will process your finance amount back to the financial provider or alternatively arrange the settlement to your specified personal account, according to here under.

Customer Signature

AGREEMENT BETWEEN YOU AND FINYOU

I DECLARE, ACKNOWLEDGE AND AGREE THAT:

- I have personally completed this application form;
- I understand that this form and the personal information I have provided herein, will be used in support of an application for a personal loan to a Credit Provider registered as such in terms of the National Credit Act 34 of 2005 ('the NCA') on my behalf;
- I consent and authorise FinYou to provide my personal information, recorded in this application form, to any Credit Provider registered as such in terms of the NCA, together with any such documents as may be requested by FinYou or required by such Credit Provider and that such information may be provided to such Credit Provider by way of electronic or any other means;
- I consent to my personal information being processed in accordance with the conditions for the lawful processing of personal information as referred to in Chapter 3 of the POPI Act by FinYou and understand that my personal information may be retained for the duration of the loan term, for record and reference purposes should any query arise.
- I understand that such Credit Provider may contact me in respect of the personal loan applied for on my behalf and I consent to being contacted for that purpose;
- I understand that the Credit Provider will conduct its own credit assessment in respect of my financial position and FinYou does not guarantee in any way that the Credit Provider will make a personal loan available to me;
- This is not a credit application or a credit agreement between FinYou and myself and I understand that the purpose of this application form is merely to provide my consent and permission to FinYou to provide my personal information to a Credit Provider registered as such in terms of the NCA and to apply for a personal loan with such credit provider on my behalf;
- This application form does not govern the legal relationship between FinYou and the Supplier and/or the Supplier and myself. I understand that the aforesaid legal relationships, to the extent applicable, are regulated by separate written agreements;
- I give my consent and authorise the relevant Credit Provider to have access to my credit bureau records and to disclose any information arising from any agreement that may be entered into by me with the Credit Provider to any such credit bureaus;
- I consent to and authorise the Credit Provider to provide any information pertaining to the personal loan applied for to FinYou, notwithstanding that such information may be negative or positive;

- The contents and purpose of this application has been explained to me and all the information provided herein is true and correct;
- I understand and it has been explained to me, that should the Credit Provider enter into a personal loan agreement with me, such agreement will be subject to the NCA;
- I understand and it has been explained to me that should a personal loan be made available to me the purchase price of the goods or services will be paid to FinYou by the Credit Provider on my behalf who will in turn pay the supplier on my behalf and I indemnify and hold the Credit Provider harmless from any claims that may arise against such Credit Provider due to the failure of FinYou to pay the purchase price or any part thereof to the supplier on my behalf.

Customer Signature

TERMS AND CONDITIONS

1. If the Product Loan Amount was approved by the Credit Provider and settled to FinYou for disbursement; yet the merchant could not deliver the product or service you've elected, you agree that FinYou has first right to refer you to an alternative merchant to supply the Product. If no merchant can supply the Product to satisfaction, FinYou may then elect to pay-out the Product Loan Amount directly to your own account. However, the Product Loan Amount will then be paid out only after FinYou has deducted and retained its Fee as owed in terms of use of its application service.
2. If the Supplier or Service Provider is in alleged breach of any provisions of the CPA then you may request FinYou, this if the Product Loan Amount was approved by the Credit Provider but not yet paid out to the Supplier, to hold back the pay-out of the Product Loan Amount as stakeholder until the dispute is resolved and FinYou receives written advice signed by the Supplier or Service Provider and you confirming that the dispute has been resolved and the terms of such resolve or a court order to that effect
3. You confirm that notwithstanding the content of paragraphs 1. and 2. above that you remain liable to repay the Total Loan Amount to the
4. Credit Provider once the Total Loan Amount has been approved and the Product Loan Amount paid out to FinYou on your behalf.

WHERE THE APPLICATION FOR A LOAN RELATES TO THE PURCHASE OF A MOTORISED VEHICLE OR MOTORCYCLE:

The Applicant / Customer hereby undertakes to comply with all road transport laws, including the Road Traffic Act and likewise acknowledged that it is a material obligation of this contract to:

- Keep the vehicle (includes but not limited to; car/scooter/motorbike/any motorised vehicle) in a roadworthy condition.
- Ensure that accidents are not caused by smooth tyres, faulty brakes and defective lights.
- Comply with vehicle security requirements by ensuring that the appropriate tracking and security devices are fitted, keeping the vehicle locked, windows and other openings closed at all reasonable times.
- Keep the required security devices activated and all keys safe.
- To avoid vehicle damage caused by drunk driving accidents.
- Ensure the authorized use of the vehicle only by licensed drivers
- Disclose all such material facts that are detrimental to the rights of the Borrower
- Adequate Insurance cover of the vehicle is compulsory.

Customer Signature

MARKETING CONSENT

- You herewith agree that FinYou (Pty) Ltd. may collect, use and disclose your personal data, which you have provided in this form, for the purpose of applying for a loan with a Financial Institution.
- Please indicate whether FinYou or our business partners may contact you for consent to provide marketing material and/or information regarding our organisation's products and services, including updates on our latest promotions, new products and services?

Yes	No
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- If Yes, please tick the relevant boxes below to indicate via which medium you would prefer to be contacted:

Email	Text Message	Phone Call
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- Please note that information will be sent directly by our business partners, and we shall disclose the relevant contact information to them for that purpose. Please visit our website at www.finyou.co.za for further details on our data protection and privacy policy, including how you may access and correct your personal data or withdraw consent to the collection, use or disclosure of your personal data.

Customer Signature