

NCR FORM 16

1. On receipt of this application, the debt counsellor will advise all credit providers and all registered credit bureaus that you have applied for debt review
2. You will be listed with all credit bureaus that you have applied for debt review
3. This form must be accompanied by a list of all credit providers as well as copies of all documents required (SALARY ADVICE, 2 MONTHS BANK STATEMENTS, COPY OF ID AND ACCOUNTS STATEMENTS)
4. Should any documents not be submitted within TEN (10) days of the application being received by the debt counsellor, your application will not be accepted.

APPLICATION FORM

PART 1 – PERSONAL INFORMATION

	1 st Applicant				2 nd Applicant			
Surname								
Full Names								
I D Number								
Physical Address								
			Postal code				Postal code	
Postal Address								
			Postal code				Postal code	
Period at Address		Years		Months		Years		Months
Owner/Tenant		Owner		Tenant		Owner		Tenant
Marital Status	Single	If Married, how	COP	ANC	Single	If Married, how	COP	ANC
Ethnicity Group	Black	Coloured	Indian	White	Black	Coloured	Indian	White
Telephone No (w)	Code				Code			
Telephone No (h)	Code				Code			
Fax No	Code				Code			
Cell No								
e-mail address								
Dependants : Age Relation								
Dependants over the age : State a reason for their dependency								



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DEBT SOLUTIONS

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303 Anton Lembede Street
Durban

Employer		
Occupation		
If unemployed give a reason		
Employer Address		
Preferred Language :		
English	Afrikaans	Zulu
Family Life :		
How many dependants?		
Who are the dependants (wife, children, etc.)?		
Are your children in school?		
If yes, please give the names of the schools		
If pre-school – full day or half a day		
If half day, who looks after the children for the rest of the day?		
How many vehicles do you have?		
If , more than 1, please give reasons for the extra vehicles		
Have you ever been under Debt Review before?		
If yes, please give the name and contact details of the Debt Counsellor. Give a reason for leaving the previous Debt Counsellor.		
Do you own a home/s?		
If you own more than 1 home, why?		
Is the home up for sale?		
Are there tenants in the home?		
Next of Kin (Name and Surname)		
Next of Kin relationship :		
Next of Kin contact number :		



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PART 2: INCOME

(Please attach a copy of your salary advice)

	1st Applicant	2nd Applicant
Gross Salary / Pension		
Commission (average over 6 months)		
Overtime (average over 6 months)		
Rental Income		
Child Maintenance		
Other		
Statutory Deductions		
Tax		
UIF		
Non Statutory Deductions		
Pension/provident fund		
Medical Aid		
Funeral Cover		
Loans		
Child maintenance		
Garnishee orders		
After Deductions		
Nett Salary :		



PART 3 – MONTHLY COMMITMENTS

Please list all monthly commitments other than your accounts	
Food	
Rentals	
Municipal rates (where property owned)	
Utilities (i.e. electricity and water)	
Transport (where essential for work)	
Medical Expenses	
Maintenance	
School Fees	
Telephone	
Clothing	
Insurance Premiums (short term)	
Insurance Premiums (long term)	
Other (please specify) :	
Total	

PART 4: DEBT OBLIGATIONS

It is imperative to complete this section and list all accounts, even if we have your statements.

We cannot process your application if this section is not completed in full. Also included in this must be details of any accounts for which you in your personal capacity stood surety.

Account type	Creditor	Account number	Outstanding balance	Monthly instalment	Main app (M) / Spouse (S)	Received Summons (yes/no)
e.g. Credit card	e.g. Standard Bank	e.g. 12345	e.g. R100.00	e.g. R10.00	e.g. M	e.g. Yes

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

PART 5: DECLARATION BY THE CONSUMER

I declare as follows:

- 1. The above information, given by me, is true and correct and includes all my credit agreements.**
- 2. I have complied with all the requests from the debt counsellor to assist him/her in evaluating my state of indebtedness and the prospects for responsible debt restructuring.**
- 3. I hereby consent to the submission of my information to all registered credit bureaus by the debt counsellor.**
- 4. I consent to the debt counsellor obtaining my credit record from any/all registered credit bureaus and any other entity which may contain any of my credit information.**
- 5. I undertake not to enter into any further credit agreements, other than a consolidated agreement, with any credit provider until one of the following events have occurred :**
 - 5.1 The debt counsellor rejects my application;**
 - 5.2 The court determines that I am not over-indebted, or**
 - 5.3 All my obligations under credit agreements have been fulfilled.**
- 6. I confirm that the information contained in this document is, to the best of my knowledge true and complete.**
- 7. I further undertake to pay any other additional legal costs on demand for any other matter arising from this application.**

SIGNED at on this the day of 201.....

Signature of first applicant _____

Signature of second applicant _____