

# DEBT NO MORE SA

2<sup>nd</sup> Floor Room 4  
 Tharina Centre  
 Opperman  
 Vaalpark, 1948

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## APPLICATION BY CONSUMER FOR DEBT REVIEW IN TERMS OF SECTION 86 OF THE NATIONAL CREDIT ACT 34 OF 2005 (FORM 16)

Please note that:

1. NO upfront admin fees need to be paid.
2. The information you provide to us, is only for quote purposes. This is not a contract.
3. Original documents will be sent to you for your approval, once we received it back with your approval, the process can start.
4. Should any documents not be submitted within 10 days of the application being received by the Debt Counselor, your application will not be accepted.

### PART 1 – PERSONAL INFORMATION

	Main applicant	Spouse
Title:		
Surname:		
Full names:		
Identity number:		
Physical address:		
Telephone (work):		
Telephone (home):		
Cell phone:		
Email address:		
Dependants: Age		
Sex:		
Employer:		
Job title:		
Physical address of employer:		
Preferred language:	Afrikaans	English
MARITAL STATUS:		
Marketing: Where did you hear about us?		



<b>PART 3 – LIVING EXPENSES</b>		
Expenses:	Main Applicant	Spouse
Monthly home rental		
Life insurance		
Clothing (not monthly accounts)		
Dstv/ Mnet		
Education Fees		
Funeral policy		
Food		
Medical Aid		
Levies		
Short term insurance		
Vehicle insurance		
Security		
Telephone/ cell phone		
Transport cost		
Water/lights		
Bank fees		
Other		
Other		
Other		

**INCOME:** \_\_\_\_\_  
**LIVING EXPENSES:** \_\_\_\_\_  
**BALANCE:** \_\_\_\_\_

## PART 4 – DEBT OBLIGATIONS (FORM16)

	CREDITOR	ACC NO	OUTSTANDING BALANCE	MONTHLY INSTALMENT
Eg	African bank	123123	R6000.00	R450.00
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				

**DOCUMENTATION THAT NEEDS TO ACCOMPANY THIS APPLICATION FORM:**

1. Copy of your ID
2. Copy of the latest 3 months' pay slips /proof of income
3. Copy of the latest 3 months' bank statements (internet statements will be accepted)

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

- I hereby give my consent to the Debt counselor from Debt no More to draw an ITC report from all Credit Bureaus with my approval.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of

\_\_\_\_\_ 20\_\_.

Signature (First Applicant): \_\_\_\_\_

Signature of spouse (if joint application): \_\_\_\_\_