



Help with Debt  
 Debt Counsellors  
[www.helpwithdebt.co.za](http://www.helpwithdebt.co.za)  
[info@helpwithdebt.co.za](mailto:info@helpwithdebt.co.za)  
 Fax 086 519 4004

**APPLICATION FOR DEBT REVIEW IN TERMS OF THE NATIONAL CREDIT ACT 2005**

**PERSONAL DETAILS**

Title	
Name	
Surname	
Home Tel. Number	
Work Tel. Number	
Cell number	
Fax Number	
Email address	
South African ID number	
Personnel number	
What is your payment date	
Home Address	
Street and number	
Suburb	
Town	
Province	
Code	
Postal Address	
Box number	
Suburb	
Town	
Province	
Code	

Gender	
Ethnic Group	
Marital Status	

**DETAILS OF YOUR SPOUSE**

Title	
Name	
Surname	
Home Tel. Number	
Work Tel. Number	
Cell number	

[Type text]

Fax Number	
Email address	
South African ID number	
Personnel number	
What is your payment date	
Home Address	
Street and number	
Suburb	
Town	
Province	
Code	
Postal Address	
Box number	
Suburb	
Town	
Province	
Code	

Gender	
Ethnic Group	
Marital Status	

**DEPENDANTS**

<b>GENDER</b>	<b>AGE</b>

**EMPLOYMENT DETAILS**

Name of Company	
Contact person	
Physical Address	
Suburb	
Town	
Province	
Code	
Gross Salary (Before deductions) Attach Pay slip	
Payment Method	
Payment Frequency	
Other Income(Attach proof)	
Other Income	

[Type text]

**BANKING DETAILS**

**PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT**

Name of Bank	
Branch and code	
Account name	
Account Number	
Type of Account	
How is your Salary paid?	
What is the reference number	

**CREDITOR INFORMATION**

**Please note that all information required will be on your latest statement**

**Please attach a copy of the latest statement for all accounts.**

Creditor Name	
Your reference number	
Method of current payment	
Date of last statement (please attach)	
Initial Contract term (months)	
Outstanding amount	
Annual interest rate	
Interest start date	

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Your reference number	
Method of current payment	
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Initial Contract term (months)	
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[Type text]

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[Type text]

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IF NEEDED PLEASE COMPLETE ALL OTHER AND FURTHER CREDITORS ON A SEPARATE SHEET AND ATTACH

[Type text]

### HOW DO YOU SPEND YOUR INCOME

Domestic Worker	
Garden services	
Meat	
Bread & Milk	
Fruit & Vegetables	
Pool Chemicals	
Other Groceries	
Water & Electricity	
Land line Phone	
Cell Phone	
Internet	
Security	
Going out	
Sports	
Gambling	
Entertainment at your Home	
Cigarettes and liquor	
Other entertainment	
Bus/Taxi/Train	
Petrol	
Parking	
Car maintenance	
Rates & Taxes	
Home maintenance	
Body corporate levies	
School fees	
Tertiary education fees	
Crèche	
Boarding fees	
Chemist	
Dry cleaners	
Church	
Bank charges	
Social clubs	
Provision for savings	
Doctors	
Clothing	
Rent	
Assurance	
Insurance	
Gifts and donations	
Medical aid	
Pension	
Other financial services	
Policies	
Other (Please specify)	

[Type text]

1. On receipt of your 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 of the Credit Bureaus.
3. All of the documentation requested must be brought with you to the next consultation.
4. You must submit all information and documentation within 10 days.
5. You must comply with all requests from the Debt Counsellor to assist with evaluating your state of indebtedness.
6. The fee structure for the Debt Counselling service has been explained to you.
7. The Debt Counselling and rearrangement process is explained below:
  - The Debt Counsellor will negotiate with your Credit Providers to rearrange your debt.
  - If those negotiations fail you may have to make an appearance in Court.
  - This is a long term commitment and process to enable you to rehabilitate your financial position.
  - You will not have access to credit until such time as a Clearance Certificate is issued to you.
8. Should you fail to honour your obligations under the Debt Rearrangement the Credit Providers will take legal action.

Please complete and return via fax to 086 519 4004

The Help with Debt team!