



Thembeke Debt Counselling
Suite 810, 8th Floor, Royal Place, 85 Eloff Street, JHB
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APPLICATION FOR DEBT REVIEW – FORM 16

In terms of section 86 of The National Credit Act.

How did you know about us?	
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PERSONAL DETAILS

Surname: _____

Name: _____

Maiden Name (If Applicable): _____

Date of Birth: _____

Identity Number: _____

Marital Status: _____

Marriage Agreement (If Applicable): _____ (COP ANC etc.)

Spouse Name: _____

Spouse ID: _____

Number of Children: _____

Residential Address: _____

Postal Code: _____

Postal Address: _____

Postal Code: _____

Owner/Tenant: _____

Period at Address: _____

Tel. Home: _____

Tel. Work: _____

Cell: _____

Fax: _____

Email: _____

Next of Kin: _____

Cell: _____

Motivation why are you applying for debt review?

Have you applied for Debt Review Before? YES / NO

EMPLOYMENT DETAILS

Employer: _____

Physical Address: _____

Occupation: _____

Employment Period: _____

Employee No: _____

Salary Date: _____

BANKING DETAILS

Bank: _____

Account Type: _____

Account Number: _____

Branch: _____

Branch Code: _____

INCOME

(Please attach payslip)

Net Income: _____

Spouse Income: _____

Other Income: _____

Total Income: _____

LIVING EXPENSES

List all monthly basic living expenses (e.g. Food, school fees, medical expenses etc.)

Item	Amount
Grocery(include milk and daily bread)	
Rates & Taxes	
Water & Electricity	
Rent	
Transport to work	
Telephone/Cell Phone:	
School Transport	
Domestic Worker:	
Life insurance:	
Educational Fees	
Car Insurance.	
Other Expenses	
Total:	

CREDITORS

List all your creditors

Creditor	Type of Credit	Outstanding Amount	Instalment	Interest Rate (%)	Account Number

DECLARATION BY CONSUMER

1. I undertake to comply with all requests from the debt counsellor to assist Thembeke Debt Counselling to evaluate my state of indebtedness and the prospects for responsible restructuring.
2. I hereby consent to the submission of my information to all registered credit bureaus by the debt counsellor.
3. I also consent that the debt counsellor may obtain my credit record from any/all registered credit bureaus and any other registers which may contain any of my information
4. I undertake not to enter into any further credit arrangements , other than consolidated agreement, with my credit provider until one of the following events have occurred:
 - a. Debt counsellor rejects my application.
 - b. The court determines that I am not over-indebted or
 - c. All my obligations under credit agreements as arranged are fulfilled
5. I confirm that the information contained in this document is, to the best of my knowledge, true and correct.
6. NCR DEBT REVIEW GUIDELINES.
 - The statutory application fee of R50.00.
 - The Debt Counsellors take their professional fee from your first repayment. This fee is the lesser of the first instalment of the debt re-arrangement plan.
 - The Debt Counsellor may not exceed maximum fee as prescribed by the NCR.
 - Court Application fees. This cost is defined up front and will be taken into account in the proposed repayment plan, so you will not have to find the cash for these costs
 - Monthly after care fee. A monthly after care fee of 5 percent for the first 2 years and 3 percent thereafter of imbursement with maximum of R300.00 (excluding Vat) per month.
 - These amounts will be taken into account in the proposed repayment plan.
 - When the debt counsellor has followed the correct process. A consumer under debt review may only transfer to another debt counselor subject to all debt counseling fees have been paid.

Signed by Name and Surname.....

At (Place).....

On thisDay of (month)..... (Year).....

Signature: