

Application for Study Loan

Confidential

CSA Ref

Personal details (borrower)

Surname Initials

Full names

Title Mr Mrs Miss Ms Other Gender Male Female

ID type ID Passport ID/Passport number

If Passport:

Nationality Date of birth

Complete if temporary resident:

Permit number Permit expiry date

A client wishing to enter into an agreement must confirm his/her marital status.

Marital status Married Single Divorced Widow(er) Other

If married, state whether ANC (with accrual) ANC (without accrual) *COP Other

* You understand that, if you are married in community of property, you are required to obtain the written consent of your spouse, in terms of the Matrimonial Property Act No 58 of 1984, before signing this application and before increasing your credit limit under any facility. You confirm that you have the written consent of your spouse.

Borrower signature _____

Ever declared Insolvent? Yes No If Yes, date of rehabilitation

Do you have a post-matric qualification? Yes No If Yes, specify

Do you receive a social grant? Yes No

Address details (borrower)

Residential status Owner Tenant Rented flat Boarder Other

Residential address

Postal code

Present residential address since Estimated value of residence

Postal address

Postal code

In which language do you require your correspondence? Eng Afr

Home language Number of dependants

Contact details: Work Home

Cell Email

Employment details (borrower)

Occupational status	<input type="checkbox"/> Full-time employed	<input type="checkbox"/> Part-time employed	<input type="checkbox"/> Contract worker	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other	
Monthly income	R <input type="text"/>	Current employer	<input type="text"/>			
Present employer since	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>					
Employee number	<input type="text"/>			Income tax number	<input type="text"/>	
Source of income (Individuals)	<input type="checkbox"/> Salary/Wages	<input type="checkbox"/> Commission	<input type="checkbox"/> Bonus	<input type="checkbox"/> Maintenance	<input type="checkbox"/> Pension	<input type="checkbox"/> Investments
	<input type="checkbox"/> Insurance claim	<input type="checkbox"/> Allowance	<input type="checkbox"/> Donation/Gift	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Social grant	<input type="checkbox"/> Retirement annuity
	<input type="checkbox"/> Other					

Next of Kin

Relationship

First names

Surname

Contact details: Work Home

Cell Email

Personal client agreement confirmation

I (Borrower) _____ confirm that I have received a Personal Client Agreement and that _____ (Absa staff) explained the content to me.

I understand and agree with the terms and conditions.

Borrower

Absa staff member

AB number

Employee number

Total Study Loan application

Amount R

Must previous Study Loan be settled? Yes No

Account number

Registration fees R Accommodation R

Tuition fees R Equipment/Laptop R Only Absa Supplier's quote accepted

Books R

Payment type Capital, interest and fees Interest and fees only

Number of payments

Would you like to pay the initiation fee upfront Yes No

Student information

Full names Gender Male Female

Surname Title

ID type ID Passport

ID/Passport number

Student number Full-time Part-time

Study course Duration of study course

Educational Institution

Credit Protection Plan

Do you require credit insurance? Yes No

Does the client require financial advice by an accredited financial adviser? Yes No

Absa will not be liable for any loss suffered by the client due to the non-acceptance of the financial advice as offered by Absa.

Financial Adviser can contact me per: Mail Email Telephone SMS

Description of optional insurance

Description of cover:

Student means an individual or person identified in the quotation who is registered for full-time or part-time study at any registered tertiary educational institution. Sponsor means an individual or person in whose name Absa Bank Limited has approved and granted the Loan.

- 1 Absa Life Limited, the underwriter of this policy, will subject to the terms of the policy pay off your loan (up to the Sum Insured) if you (sponsor and/or student) die, or are (sponsor only) permanently disabled, or if you (sponsor only) are diagnosed with a critical illness or;
- 2 If you (sponsor only) are temporarily disabled, we will pay your monthly instalment until you recover [reviewed every 6 (six) months] or;
- 3 In case of retrenchment we will pay your (sponsor only) instalments for 6 (six) months.

Client acceptance of terms and conditions (applicable to sponsor and student)

There are a few standard exclusions on the policy (including but not limited to):

- 1 Self-inflicted harm, including suicide or attempted suicide is excluded for the first 2 (two) years from the start of cover.
- 2 If you received medical treatment or advice in the previous 12 (twelve) months before the start of cover, you will not be covered for that injury or illness for the first 12 (twelve) months of the policy.
- 3 If you refuse any reasonable recommendation for medical treatment by your own medical practitioner or by the Insurer, you may not be covered for any related claim.
- 4 You will not be covered for a claim that results from a deliberate direct or indirect contravention of criminal law.
- 5 Claims that result from participation in war/riot or other related hostilities are not covered.
- 6 You can only claim for retrenchment benefits after the policy has been in place for 3 (three) months and if you have been employed permanently for at least 6 (six) months.

Absa Life will not pay a retrenchment claim that results from:

- 1 Health reasons, including pregnancy;
- 2 Strikes, labour disputes and related events;
- 3 You being in a position to influence the retrenchment decision, including being, employed on a contract basis, self-employed, a decision-maker in the business and/or being employed in a family-owned business;
- 4 Employment that ends because you resigned, opted for early retirement, accepted voluntary retrenchment or if you were dismissed because of misconduct.

Monthly income and expenses

* (Income and expenditure of spouse will only be used for parties married in community of property)

A) * Personal income

Income items	Sponsor/Borrower
Gross income	R
Maintenance	R
Other income (specify)	R
Total Gross income	R

B) Statutory deductions

Payslip items	Sponsor/Borrower
Monthly Tax	R
UIF	R
Pension	R
Medical aid	R
Other deductions (specify)	R
	R
Net monthly income	R

Fixed debit repayments	
Bond/Mortgage/Rental agreement	R
Loan/Overdraft	R
Credit cards	R
Asset finance/Lease repayment	R
Retail accounts	R
Other (specify)	R
	R
Maintenance	R
	R
Total of fixed debit repayments	R

Sundry monthly expense items	
Groceries	R
Municipal/Levies (Rates and taxes/Water and lights	R
Domestic/Gardener worker wages etc.	R
Telephone/Cellphone	R
Educational Fees (School fees, Education loan repayments, school loans)	R
Transport/Petrol cost (excluding vehicle finance)	R
Insurance and funeral policies:	R
Entertainment	R
Security	R
Other (specify)	R
	R
Total monthly sundry expenses	R
Total monthly expenses	R
Surplus/Shortage	R

Debit order details

Complete form Absa 5851 EX

Statement information

How must statements be delivered?

 Mail

 Email

