

STUDENT/OTHER PERSON AUTHORISED TO PURCHASE ON ACCOUNT

Title Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Prof ☐ Other (specify)

Surname First name(s)

Identity number Date of birth

Postal address Physical address

 Postal code Postal code

E-mail Cellphone

Student no. Institution

AFFORDABILITY

A. INCOME AND EXPENDITURE

INCOME

Total average monthly income of Applicant (from all sources) (a)

Total average monthly income of Applicant's spouse (from all sources) (b)

Total average household monthly income (a) + (b) (c)

EXPENDITURE

Total average monthly expenditure of Applicant (on all costs, expenses and commitments) (d)

Total average monthly expenditure of Applicant's spouse (on all costs, expenses and commitments) (e)

Total average household monthly expenditure (d) + (e) (f)

SURPLUS

TOTAL AVERAGE MONTHLY SURPLUS AVAILABLE (c) – (f) (g)

B. ASSETS AND LIABILITIES

ASSETS	INSTITUTION / SPECIFY	ESTIMATED BALANCE / VALUE	LIABILITIES	INSTITUTION / SPECIFY	ESTIMATED BALANCE / VALUE
Fixed property		R	Mortgage		R
Vehicles		R	HP facility		R
Current account		R	Overdraft		R
Savings account		R	Credit card		R
Investments		R	Retail accounts		R
Other (specify)		R	Other (specify)		R
Other (specify)		R	Other (specify)		R
Other (specify)		R	Other (specify)		R
Other (specify)		R	Other (specify)		R
Other (specify)		R	Other (specify)		R
TOTAL		R	TOTAL		R

SECTION B

DETAILS OF JURISTIC PERSONS/REGISTERED BUSINESSES/GOVERNMENT/INSTITUTIONS

Legal status

☐ Private company

☐ Trust

☐ Specify number of trustees

☐ Public company

☐ Partnership

☐

☐ Close corporation

☐ Government

☐

☐ Co-operative

☐ Other (specify)

INITIAL

Registered name

Trade name

Official registration number

Date of commencement of trading

Number of years in existence:

Vat registration number (if applicable)

(Opening of this account may be subject to a Deed of Suretyship being signed.)

CONTACT DETAILS

Physical address Registered address

Postal address Delivery address

Tel No Fax

Cellphone E-mail address

CONTACT DETAILS OF PERSON RESPONSIBLE FOR ACCOUNT PAYMENT

Name Tel No

E-mail

FULL DETAILS OF DIRECTORS, TRUSTEES, MEMBERS AND PARTNERS

NAMES	ADDRESSES	ID NUMBERS
1.		
2.		
3.		
4.		
5.		
6.		

TRADE REFERENCES

NAME	ADDRESS	TELEPHONE
1.		
2.		
3.		

Does the entity's total asset value or annual turnover, inclusive of all related juristic persons, exceed R1 million?

Yes ☐ No ☐

INITIAL

SECTION C

BANKING DETAILS

Name of bank			Branch code	
Branch name			Type of account	
Account number			Account holder	

STATEMENT OF MARKETING OPTIONS

Juta continually strives to provide the best bundle of products and services to suit your current and evolving needs. We would like to be able to inform you of products and special offers to equip you with appropriate choices regarding your information requirements.

■ Would you like to be included in any telemarketing conducted by, or on behalf of, Juta? Yes ☐ No ☐

DECLARATION

I/we hereby warrant that all the information in this application is true and correct, that I/we sign at my/our own free will with full knowledge and understanding of the contents thereof and that I/we are duly authorised to do so.

I/We have read and understood and accept the terms and conditions (Annexure A) which forms part of this application.

Signature of applicant/s Date

d	d	m	m	y	y	y	y
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Signature of spouse (if married COP) Date

d	d	m	m	y	y	y	y
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LIST OF DOCUMENTS REQUIRED:

INDIVIDUALS

ID Latest payslip **or** 3 months' bank statements

This application will **NOT** be processed for approval until **RELEVANT** sections have been **FULLY** completed.

FOR OFFICIAL USE ONLY:			
DOCUMENTS PROVIDED:	(tick boxes)		
Copy of ID.:	<input type="checkbox"/>	Surety signed:	<input type="checkbox"/>
Recent payslip/3 months' bank statements:	<input type="checkbox"/>	Terms & conditions:	<input type="checkbox"/>
Credit bureau check completed	<input type="checkbox"/>		
Processed by:		Date:	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
Approved by:		Date:	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
Credit limit approved: R		NOTES	

INITIAL

TERMS AND CONDITIONS OF ACCOUNT APPLICATION

1. CREDIT TERMS AND PAYMENT

- 1.1 Unless otherwise arranged in writing, all accounts are payable 30 (thirty) days from invoice date. Interest at the rate of 2% per month will be raised on amounts outstanding from the date upon which the amount falls due for payment until the date of final payment, both days inclusive.
- 1.2 Juta shall not be responsible for any undertakings, representation or warranty given orally or otherwise which are not specified in writing, nor shall any variation or amendment of or addition to the terms and conditions of this Agreement be binding upon the parties unless stated in writing and signed and accepted by a director of Juta.
- 1.3 No extension of time or indulgence granted by Juta to the applicant shall be construed as a waiver of any of Juta's rights hereunder and shall not in any way prevent Juta from enforcing such rights.
- 1.4 The applicant shall under no circumstances be entitled to deduct or set off any amount, defer or withhold payments of any amounts due to Juta.
- 1.5 Should any amount owing by the applicant to Juta in terms of this Agreement become overdue for payment, then Juta reserves the right to claim immediate payment on demand of all amounts owing at the time, whether payment is overdue or not, and cancel this agreement.

2. RESERVATION OF OWNERSHIP

Ownership of the goods shall remain vested in Juta and will only be passed on to the applicant once payment of the full purchase price has been effected.

3. BREACH

Should the applicant breach any terms of this Agreement then Juta shall be entitled to cancel the Agreement, or alternatively, claim specific performance of this Agreement without prejudice to Juta's rights to claim damages.

4. RECOVERY AND LEGAL COSTS

In the event that the applicant breaches any terms of this Agreement and Juta instructs attorneys or debt collection agencies to enforce any of its rights in terms of this Agreement, then Juta shall be entitled to claim all of its costs incurred in enforcing its rights, including, but not limited to, collection commission, attorney and own client costs and tracing fees as well as Juta's administration costs.

5. CONSENT

The applicant specifically AGREES that Juta:

- 5.1 may carry out a credit enquiry in respect of the applicant;
- 5.2 may access Credit Bureau databases before granting credit to the applicant;
- 5.3 may, where credit is granted, transmit details to a Credit Bureau of how the applicant has performed in meeting its obligations under the account, and share such information with other Credit Bureaus for purpose of assessing further application for credit by the applicant (and its members, directors or partners as the case may be) and for occasional debt tracing, debt collection and fraud prevention purposes;

- 5.4 If credit is granted in favour of the applicant and the applicant fails to meet its financial commitments to Juta, Juta may record the applicant's default with Credit Bureaus;
- 5.5 may refer information relating to the applicant's credit performance to a Credit Bureau for banking and credit assessment, statistical analysis, and credit scoring purposes and use such information to identify products (including those supplied by third parties) which may be relevant to the applicant; and
- 5.6 may record the existence of the applicant's account with Juta at Credit Bureaus.

6. DOMICILIUM

- 6.1 The applicant chooses its address ("the address") for the purpose of giving of any notice, the serving of any process or for any other purpose arising from this Agreement.
- 6.2 The parties shall be entitled from time to time by written notice to one another to vary their address in the Republic of South Africa.
- 6.3 Any notice which is:
 - 6.3.1 posted by prepaid registered post to a party's address shall be deemed to have been received by the party on the fourth day after date of posting;
 - 6.3.2 delivered by hand during normal business hours of a party at a party's address shall be deemed to have been received by the party at the time of delivery; or
 - 6.3.3 sent by telefacsimile/e-mail at the party's address shall be deemed to have been received by that party on the first business day following the transmission thereof.

7. GENERAL

- 7.1 The applicant represents and warrants that the Account Application has been completed in full and that all the information given is true and correct and that the applicant has disclosed to Juta all information reasonably material and required by Juta in order to enable Juta to make a valid decision regarding the applicant's creditworthiness.
- 7.2 The applicant furthermore accepts that all business is undertaken by Juta, strictly and exclusively subject to Juta's standard trading terms. The applicant applying for credit facilities from Juta acknowledges that all business thereafter (whether under that quotation or order or otherwise) shall be subject to Juta's terms and conditions.
- 7.3 Juta shall be entitled to change its credit policy with regard to the applicant at any time upon written notice to the applicant.
- 7.4 The applicant consents and submits to the jurisdiction of the Magistrate's Court in respect of all actions or proceedings arising, notwithstanding that the claim may exceed the normal jurisdiction of the Magistrate's Court as to the amount.