



# Application for Study Loan

**Confidential**

CSA Ref

## Personal details (borrower)

Surname

Full names  Initials

Title 

Mr	Mrs	Miss	Ms	Other	<input type="text"/>
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 Gender 

Male	Female
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ID type 

ID	Passport
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 ID/Passport number

If Passport:

Nationality  Date of birth (dd/mm/ccyy)

Complete if temporary resident:

Permit number  Permit expiry date (dd/mm/ccyy)

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

Marital status 

Married	Single	Divorced	Widow(er)	Other	<input type="text"/>
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If married, state whether 

ANC (with accrual)	ANC (without accrual)	*COP	Other	<input type="text"/>
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\*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
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 If "Yes", date of rehabilitation (dd/mm/ccyy)

Do you have a post-matric qualification? 

Yes	No
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 If "Yes", specify

Do you receive a social grant? 

Yes	No
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## Address details (borrower)

Residential status 

Owner	Tenant	Rented flat	Boarder	Other	<input type="text"/>
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Residential address  Postal code

Present residential address since (dd/mm/ccyy)  Estimated value of residence **R**

Postal address  Postal code

In which language do you require your correspondence? 

Eng	Afr
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Home language  Number of dependants

Contact details: Work  Home   
Cell  Email

**Employment details (borrower)**

Occupational status  Full-time employed  Part-time employed  Contract worker  Self-employed  Other

Monthly income  Current employer  Position

Present employer since (dd/mm/ccyy)

Employee number  Income tax number

Source of Income (Individuals)	Salary/Wages	Commission	Bonus	Maintenance	Pension	Investments
	Insurance claim	Allowance	Donation/Gift	Inheritance	Social grant	Retirement annuity
	Other					

**Next of Kin**

Relationship

First names

Surname

Contact details:

Work	<input type="text"/>	Home	<input type="text"/>
Cell	<input type="text"/>	Email	<input type="text"/>

**Personal client agreement confirmation**

I, (Borrower) \_\_\_\_\_ confirm that I have received a personal client agreement and that \_\_\_\_\_ (Absa employee) explained the content to me.

I, understand and agree with the terms and conditions.

\_\_\_\_\_  
Borrower

**Absa employee member**

AB number  Employee number

**Total Study Loan application**

Amount

Must previous Study Loan be settled?  Yes  No Account number

Registration fees  Accommodation

Tuition fees  Equipment/Laptop

Books   Only Absa Supplier's quote accepted

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
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Does the client require financial advice by an accredited financial adviser?

Yes	No
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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.
- 2 If you (sponsor only) are temporarily disabled, we will pay your monthly instalment until you recover [reviewed every 6 (six) months].
- 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
<b>Total Gross income</b>	<b>R</b>

### B) \*Statutory deductions

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

<b>Fixed debit repayments</b>	
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
<b>Total of fixed debit repayments</b>	<b>R</b>

<b>Sundry monthly expense items</b>	
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
<b>Total monthly sundry expenses</b>	<b>R</b>
<b>Total monthly expenses</b>	<b>R</b>
<b>Surplus/Shortage</b>	<b>R</b>

#### Debit order details

Complete form Absa 5851 EX

#### Statement information

How must statements be delivered?

Mail	Email
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