

Hierdie vorm is ook in Afrikaans beskikbaar, form number 00143996.

Surname	Title (Mr, Mrs, Miss) or other																				
Full names																					
<input type="checkbox"/> New Student Loan <input type="checkbox"/> Increase existing Student Loan	Student Loan account number <table border="1" style="display: inline-table; border-collapse: collapse; width: 100px; height: 20px;"> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table>																				
Branch	Date (YYYY-MM-DD)																				

Who may apply?

You need to be studying towards a certificate, a graduate or postgraduate degree or diploma at an accredited tertiary institution. If you are going into your first year, you need to have a matric certificate. You need to have passed your previous year of study, if you are going into your second or subsequent years.

What can I use the money from my student loan for?

Fees, books, equipment and accommodation. Loans for accommodation will only be granted to fulltime students not living with their parents.

When do I need to start repaying my student loan?

If you are a fulltime student, you will need to start repaying the loan on completion of your studies. However, during your time of study, you will be required to pay the monthly interest. The interest may be debited to your or your surety's bank account.

Grace periods for capital repayments are granted to students who have to complete articles, internships or community service.

Part-time students are required to repay their loans while they are studying.

Monthly capital repayments must be paid by debit order.

You will need to start repaying your loan immediately, if you fail to complete your studies.

How long do I get to pay back my loan?

The loan repayments will be calculated as a factor and will be based on the amount borrowed. The factor used to calculate these repayments will be discussed with you at the time repayments commence.

How do I access my loan account?

The money will be paid into your Standard Bank transaction account or your student loan account from where you can transfer funds to your transaction account.

You may ask to have your student loan account linked to your AutoBank card. This will allow you to transfer funds between your loan account and your transaction account using an AutoBank or telephone banking.

Do I need insurance cover for my loan?

It is recommended that a personal loan protection plan be taken to repay any outstanding debt on the loan in the case of death, dread disease or disability.

What else do I need to know?

Student loans are granted for a specific year of study and you will have to re-apply for each year of registration.

How do I apply for a student loan?

Fill in a student loan application form and take it to any Standard Bank branch or apply online at www.standardbank.co.za/mystudentloan.

If you are a fulltime student or a minor you will need to have someone who is acceptable to the bank to sign as surety.

If you are a minor your parent or guardian will need to co-sign the loan. Your guardian will need to provide us with a copy of their identity document.

In addition to the application form you and your surety will need to provide us with the following:

	Fulltime student	Part-time student	Surety
Identity document	√	√	√
Parent or guardian's identity document, if student is a minor	√	√	
Latest results	√	√	
Proof of registration	√	√	
Proof of costs, for example, fees and accommodation	√	√	
Proof of residential address	√	√	
Proof of income, for example, a salary slip or IRP5		√	√
Balance sheet and income and expenditure statement (this will be given to you at the branch)		√	√
Two month's bank statements (only if part-time student or surety does not have a transaction account with us)		√	√

For more information

- Call us on **0860 123 456**
- Visit www.standardbank.co.za/mystudentloan
- Pop into your nearest Standard Bank branch
- Email us at: studentloan.info@standardbank.co.za

Part A**Student's details**

Surname		Title (Mr, Mrs, Miss) or other	
Full names		Identity number	
Date (YYYY-MM-DD)		Cellphone number	
Telephone number (Home)		Telephone number (Work)	
Email address			
Residential address			
Postal code			
Postal address			
Postal code			

Marital status

<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Married in community of property (need spousal consent)	Number of dependants
<input type="checkbox"/> Married out of community of property	<input type="checkbox"/> Other (please specify)		

Banking account details

Bank name		Branch name	
Transaction account number			
If you do not have a transaction account at Standard Bank, one will be opened for you.			
Do you have any other bank accounts including other loan accounts?		<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, provide details
Bank name		Bank name	
Do you have any other bank accounts including other loan accounts?		<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, provide details
Branch name	Account type	Account number	
Branch name	Account type	Account number	
Loan limit	Loan limit		
Monthly repayment	Monthly repayment		
Outstanding balance	Outstanding balance		

Employment details (if applicable)

<input type="checkbox"/> Fulltime	<input type="checkbox"/> Part-time	Are you self-employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, for how long? (YY-MM)		Nature of business		
Name of employer		Occupation		
Period with present employer (YY-MM)		Income		
Name of previous employer (if less than three years with present employer)				
Salary cycle				
<input type="checkbox"/> Not applicable	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually	<input type="checkbox"/> Once	<input type="checkbox"/> Biennially
Payslip date (YYYY-MM-DD)		Payment date (YYYY-MM-DD)		
Employed indicator	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Unemployment reason				

Employment details (if applicable)**Occupation level**

- | | | | | |
|---|--|-------------------------------------|---|---|
| <input type="checkbox"/> Director | <input type="checkbox"/> General manager | <input type="checkbox"/> Partner | <input type="checkbox"/> Senior manager | <input type="checkbox"/> Manager |
| <input type="checkbox"/> Supervisor | <input type="checkbox"/> Consultant | <input type="checkbox"/> Clerk | <input type="checkbox"/> Secretary | <input type="checkbox"/> Receptionist |
| <input type="checkbox"/> Public relations officer | <input type="checkbox"/> Labourer | <input type="checkbox"/> Worker | <input type="checkbox"/> Apprentice | <input type="checkbox"/> Trainee |
| <input type="checkbox"/> Professional | <input type="checkbox"/> Semi-professional | <input type="checkbox"/> Technician | <input type="checkbox"/> Salesman | <input type="checkbox"/> Commissioned officer |
| <input type="checkbox"/> Non-commissioned officer | | | | |

Employer contact name

Phone number

Country

Employer physical address

Street name and number

Suburb

City

Postal code

Country

Details of planned studies

Name of institution

Course studied

Student number

- | | | | | | |
|--------------------------------------|------------------------------------|--|---------------------------------------|---------------------------------|----------------------------------|
| <input type="checkbox"/> Full-time | <input type="checkbox"/> Part-time | <input type="checkbox"/> Undergraduate | <input type="checkbox"/> Postgraduate | <input type="checkbox"/> Degree | <input type="checkbox"/> Diploma |
| <input type="checkbox"/> Certificate | <input type="checkbox"/> Honours | <input type="checkbox"/> Masters | <input type="checkbox"/> Doctorate | | |

Year of study (i.e. 1st year, 2nd year)

Expected completion date (YYYY-MM-DD)

Final year

-
- Yes
-
- No

Have you changed courses?

-
- Yes
-
- No

State year changed (YY)

Accommodation costs required

-
- Yes
-
- No

Source of funds

Description	Rand amount
Inheritance	R
Winnings	R
Legal settlement	R
Pension payout	R
Gift	R
Insurance payout	R
Investment payout	R
Lump sum payout	R
Regular income	R
Liquidation of assets	R
Shareholder loans	R
BEE transaction	R
Salary/wage	R
Irregular income	R
Grant recipient	R

Loan requirements for forthcoming year of study

Amount applied for R

Balance on existing loan (if applicable) R

Total amount of student loan R

Part B**Surety's details (if student is studying fulltime or is a minor)**

Surname

Title (Mr, Mrs, Miss) or other

Full names

Identity number

Part B (continued)**Surety's details** (if student is studying fulltime or is a minor)

Initials _____	Gender <input type="checkbox"/> Female <input type="checkbox"/> Male
Identity country _____	
Date (YYYY-MM-DD) _____	Cellphone number _____
Telephone number (Home) _____	Telephone number (Work) _____
Email address _____	
Residential address _____	
Postal code _____	
Postal address _____	
Postal code _____	

Marital status

<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Married in community of property (need spousal consent)	
<input type="checkbox"/> Married out of community of property	<input type="checkbox"/> Other (please specify) _____		Number of dependants _____
Have you ever been declared insolvent? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you bound by any other suretyship agreements? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Rehabilitation date (if applicable) (YYYY-MM-DD) _____	If yes, specify amount and details of suretyship R _____	on account of _____	

Banking account details of the surety

Transaction account type _____	Transaction account number <input type="text"/>
Bank name _____	Bank name _____
Do you have any other bank accounts including other loan accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, provide details _____
Branch name _____	Account type _____
	Account number <input type="text"/>
Branch name _____	Account type _____
	Account number <input type="text"/>

Employment details (if applicable)

<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, for how long? (YY-MM) _____	Nature of business _____
Name of employer _____	Occupation _____
Period with present employer (YY-MM) _____	Income _____
Name of previous employer (if less than three years with present employer) _____	
Salary cycle	
<input type="checkbox"/> Not applicable <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
<input type="checkbox"/> Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/> Annually <input type="checkbox"/> Once <input type="checkbox"/> Biennially	
Payslip date (YYYY-MM-DD) _____	Payment date (YYYY-MM-DD) _____
Employed indicator <input type="checkbox"/> Yes <input type="checkbox"/> No	
Unemployment reason _____	

Employment details (if applicable) continued

Employer contact name	
Phone number	Country
Street name and number	
Suburb	City
Postal code	Country

Occupation level

<input type="checkbox"/> Director	<input type="checkbox"/> General manager	<input type="checkbox"/> Partner	<input type="checkbox"/> Senior manager	<input type="checkbox"/> Manager
<input type="checkbox"/> Supervisor	<input type="checkbox"/> Consultant	<input type="checkbox"/> Clerk	<input type="checkbox"/> Secretary	<input type="checkbox"/> Receptionist
<input type="checkbox"/> Public relations officer	<input type="checkbox"/> Labourer	<input type="checkbox"/> Worker	<input type="checkbox"/> Apprentice	<input type="checkbox"/> Trainee
<input type="checkbox"/> Professional	<input type="checkbox"/> Semi-professional	<input type="checkbox"/> Technician	<input type="checkbox"/> Salesman	<input type="checkbox"/>
<input type="checkbox"/> Commissioned officer	<input type="checkbox"/> Non-commissioned officer			

Occupation status

<input type="checkbox"/> Fulltime	<input type="checkbox"/> Part-time	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Contractor	<input type="checkbox"/> Unknown
<input type="checkbox"/> Retrenched	<input type="checkbox"/> Retired	<input type="checkbox"/> Disabled	<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Resigned	<input type="checkbox"/> Dismissed	<input type="checkbox"/> Suspended	<input type="checkbox"/> Director	<input type="checkbox"/> General manager
<input type="checkbox"/> Partner	<input type="checkbox"/> Senior manager	<input type="checkbox"/> Manager	<input type="checkbox"/> Supervisor	<input type="checkbox"/> Consultant
<input type="checkbox"/> Clerk	<input type="checkbox"/> Secretary	<input type="checkbox"/> Receptionist	<input type="checkbox"/> Public relations officer	<input type="checkbox"/> Professional
<input type="checkbox"/> Labourer	<input type="checkbox"/> Worker	<input type="checkbox"/> Apprentice	<input type="checkbox"/> Trainee	<input type="checkbox"/> Semi-professional
<input type="checkbox"/> Technician	<input type="checkbox"/> Salesman	<input type="checkbox"/> Commissioned officer	<input type="checkbox"/> Non-commissioned officer	

Part C

Interest payments and disposal of capital

Please indicate who will be responsible for paying interest Student (must have a Standard Bank account) Surety

If the loan is approved, please pay the funds into the student's transaction account which is held at Standard Bank. Yes No

Please link my loan account to my transaction account with Standard Bank. Yes No

Part D

Permission to market products and services

As part of our service The Standard Bank of South Africa Limited would like to provide you with information on products and services offered by the group and other companies, which we believe may benefit you.

Because we regard your personal information as confidential, we need your consent to share it with the group. The group means our affiliates, associates, subsidiaries and divisions together with our holding company.

Consent	Please tick applicable
I/We consent to	
<ul style="list-style-type: none"> You communicating other companies' products, services and special offers to me/us. If I/we respond positively to such communication, I/we may be contacted by that company. 	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> You contacting me/us for research purposes. (The research companies we use follow strict codes of conduct and treat customer information confidentially). 	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> You marketing your products, services and special offers to me/us. 	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> You sharing my/our Personal Information within the Group for marketing purposes and the Group then marketing its Products, Services and special offers to me/us. 	<input type="checkbox"/> Yes <input type="checkbox"/> No

Part E

Additional information

Please give details of any relevant information that might affect our decision on this loan and the suretyship.

Declaration and consent

- 1 I declare that to the best of my knowledge and belief, the particulars set out in this application are true and correct, and that no additional information which might affect the decision of the bank has been withheld.
- 2 I consent to the bank making enquiries about my credit record with any credit reference agency and any other party to confirm the information provided by me.
- 3 I, the student, further consent to the bank carrying out identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service.
- 4 I accept the terms and conditions for student loans (form number **00145813**).
- 5 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 of 1984, before entering in to this Agreement and/or before increasing the credit limit under your credit facility:

I confirm that the required spousal consent is held Yes No

Signatures

Date (YYYY-MM-DD) _____ Student _____ Parent/guardian
(if student is a minor)

Date (YYYY-MM-DD) _____ Surety _____ Spouse of surety
(if married in community of property)

Parent/guardians details (if applicable)

Full names _____ Title (Mr, Mrs, Miss) or other _____

Residential address _____

Postal code _____

Bank use only

Customer consultant's name _____

Account support officer / account analyst's name _____

Date granted (YYYY-MM-DD) _____

Authority for mandate and payment instruction.

Authority and mandate	
Given by	First name and surname
Identity number	
Address	
I authorise Standard Bank to debit the account described below	
Account details	
Account name	Account number
Branch name	Branch number
Type of account	<input type="checkbox"/> Current (Cheque) <input type="checkbox"/> Savings <input type="checkbox"/> Transmission
Repayment details	
Repayment cycle	
Repayment day: _____ (YYYY-MM-DD) (This is the date on which you would like the debit order to go through. This date must be the same as your salary date, or it must be a date on which you know there will be enough funds in your account for the debit order to go through. It should also be on or before the date by which you have to make a payment under the agreement described in part G below.) I authorise The Standard Bank of South Africa to make use of the tracking facility as provided for in the EDO system at no additional cost to myself. Repayment amount: R _____ (_____ [amount in words]) or the amounts you have to pay under the agreement described in part G below.	
General	
<p>I know and agree that the repayments I have to make under the agreement are due, owing and payable on the date given in the agreement or any extension or amendment of the agreement. If no date has been given in the agreement, I know and agree that the repayments are due and payable on the first day of the month after the date on which I signed the agreement. After that, each repayment will be due, owing and payable on the first day of each repayment cycle.</p> <p>I will make sure that there are enough funds in my account on the repayment day. I agree that if there are not enough funds in my account, Standard Bank may track my account (at no extra cost to me) every day until I have paid off everything I owe for that repayment cycle or until I cancel this authority (if I do so).</p> <p>I know and agree that if Standard Bank learns that my salary date has changed, Standard Bank may debit my account on that date.</p> <p>I agree to let Standard Bank know of any changes to my salary date or the date on which there are enough funds in my account to cover the repayment amount.</p> <p>I also agree that if any payment does not go through because there are not enough funds in my account, or for any other reason, it will be a default under the agreement, meaning I have broken the agreement. The total amount that I repay under this authority will never be more than the amount I agreed to in the agreement.</p> <p>If the repayment day falls on a weekend or public holiday, I agree that Standard Bank may debit my account on the business day after.</p> <p>I agree to pay any bank charges for this debit order authority and instruction (if there are any).</p> <p>The payment instructions that I authorise Standard Bank to carry out, will show the agreement reference number given in part G below. That way I can identify the repayment amounts for this agreement on my account statement. Before Standard Bank sends any payment instructions through, the reference number will be added to this form in part G and sent to me.</p>	
Cancellation	
I agree that although I may cancel this authority and mandate, it will not cancel the agreement. I also understand that I cannot claim back amounts that Standard Bank has withdrawn from my account (i.e. amounts that I have paid) under this authority and mandate if I legally owed those amounts to Standard Bank.	
Assignment	
I know that Standard Bank may cede or assign (give) this authority to a third party if it has also ceded or assigned the agreement to that third party.	
Contract/agreement reference number	
The contract/agreement reference number	
Abbreviated short name	
Example of the debit order reference as it will appear on your bank statement : SBSAVISA1234567890	

Customer's signature

Date (YYYY-MM-DD)