



Bruma Finance (PTY) Ltd
 Reg. No. 2006/005672/07 • NCR Reg. No. NCRCP408 • VAT No. 4890236526
 P.O. Box 46059, Orange Grove, 2119
 71, 4th Street, Houghton Estate, Johannesburg, 2198
 Tel: (011) 359-7000 • Fax: (011) 483-3310
CALL CENTRE HELPDESK: 0861 33 11 33

YOUR LOAN

Type: Debit Order | Payroll Employer: Employer Code:

Reason for loan:

FUNERAL	DEBTS	HOUSING	BUSINESS	EDUCATION	FURNITURE	OTHER
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How did you find us?

AGENT	FRIEND	NEWSPAPER	POSTER/PAMPHLET	DIRECT MAIL	INTERNET	OTHER
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YOUR PERSONAL DETAILS

Mr Mrs Ms Gender M F

First Name: Second Name:

Other Names: Maiden Name:

Surname: ID Number:

Number of dependants: (numbers only) Are you under or have you applied for Administration or debt review? Y N

Preferred Language: Home Language:

Marital Status:

MARRIED	DIVORCED	WIDOWED	SINGLE	LIVE TOGETHER	SEPARATED
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Contract:

NO CONTRACT	CONTRACT	ANC	COP	TRADITIONAL
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Education:

HIGH SCHOOL	COLLEGE	TECHNIKON	UNIVERSITY	OTHER	NONE
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Ethnic Group:

BLACK	WHITE	COLOURED	ASIAN
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YOUR CONTACT DETAILS

Physical Address:

Suburb: Town/City:

Province: Code: How long at this address? Y Y M M

Postal Address:

Suburb: Town/City:

Province: Code:

Telephone (Home): Cellular Number:

E-mail Address:

Residence:

BOND	RENTING	HOME OWNER	BOARDER	HOSTEL	LIVE WITH PARENTS
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Previous Physical Address:

Suburb: Town/City:

Province: Code: How long at this address? Y Y M M

Preferred method of correspondence in terms of Section 129 of the National Credit Act of 2005:

E-MAIL	POSTAGE
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How do you wish to receive your account statement?

POST	EMAIL	FAX
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 Frequency:

MONTHLY	QUARTERLY
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YOUR WORK DETAILS (Chosen domicilium citandi et executandi)

Employer:

PTY (LTD)	CC	GOVERNMENT	OTHER
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Telephone:

E	X	T
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 HR Contact Person:

Workplace:

Telephone (Workplace): Supervisor:

Workplace Physical Address:

Suburb: Town/City:

Province: Code:

Employee Number: Department:

Occupation: Retirement Age:

Employment:

FULL TIME	PART TIME	TEMP	UNEMPLOYED	SELF EMPLOYED	CONTRACT
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Employment Start Date: Contract End Date:

YOUR SALARY BANK DETAILS

Bank Name: Branch Name:

Account Number: Account Type:

CHEQUE	SAVINGS	MZANSI
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Salary Frequency:

MONTHLY	WEEKLY	FORTNIGHTLY
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 Payment Method:

EFT/TRANSFER	CASH	CHEQUE
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Pay Date (Monthly): Pay Day (Weekly/Fortnightly):

Mo	Tu	We	Th	Fr	Sa	Su
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Other Pay Rules:

NEXT OF KIN/SPOUSE DETAILS

ID Number: Relationship:

First Name: Surname:

Physical Address:

Suburb: Town/City:

Province: Cellular Number:

Telephone (Home): Telephone (Work):

OTHER RELATION (NOT LIVING WITH YOU)

ID Number: Relationship:

First Name: Surname:

Physical Address:

Suburb: Town/City:

Province: Cellular Number:

Telephone (Home): Telephone (Work):

I declare that the above information is both true and correct and that, together with other information, this will be used to determine whether I can afford the deduction of the loan applied for. This loan application is subject to final approval and may be accepted or rejected by Bruma Finance (Pty) Ltd in its sole and absolute discretion. I hereby authorise and consent Bruma Finance (Pty) Ltd making enquiries about my Credit Record with any Credit Reference agency and any other third party to verify any or all of the information provided by me. I further consent to Bruma Finance (Pty) Ltd carrying out identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service. I have read and understood the attached terms and conditions and considered myself bound by them should I enter into a loan agreement with Bruma Finance (Pty) Ltd.

Signed at: _____ On:

Client Name: _____ Client Signature: _____

Agent / Consultant: Telephone:

Agent / Consultant Code: Branch Code:



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Client ID Number:

Client Name: Client Surname:

MONTHLY INCOMES AND EXPENSES DECLARATION

PAYSIP DETAIL										
Gross salary (as per payslip)	R									
Overtime and commissions	R									
Court orders (includes garnishee and maintenance deductions)	R									
Net salary (as per payslip)	R									
OTHER MONTHLY INCOME										
Maintenance / Court order from spouse (as per bank statement)	R									
Other income (as per bank statement) - Specify:	R									
Spouse income (separate to clients income)	R									

EXPENSES - CURRENT OR ANTICIPATED (NOT DEDUCTED ON PAYSIP)										
Transport costs	R									
Food / Groceries	R									
School fees	R									
Telephone (home and cell)	R									
Rental (housing)	R									
Rates and Taxes / Lights and Water	R									
Maintenance / Court order to spouse (not on payslip deductions)	R									
Insurance (Life and Short Term)	R									
Medical fees	R									
Clothing (not on account)	R									
Savings	R									
Other expenses	R									

FINANCIAL DEBT OBLIGATIONS												
(ALL CURRENT OR ANTICIPATED HOME LOANS, PERSONAL LOANS, OTHER LOANS, FURNITURE, CLOTHING OR ANY OTHER MONTHLY DEBT OBLIGATIONS. ALL BANK STATEMENT DEDUCTIONS MUST BE DISCLOSED. SETTLEMENT LETTERS COMPULSORY FOR DEBT CONSOLIDATION)												
Company Name	Installment Amount					Settlement Amount					Consolidate Debt	
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N
	R					R					Y	N

PLEASE INDICATE IF YOU REQUIRE BEING INCLUDED IN THE FOLLOWING:

Do you require the upfront initiation fee to be financed with the principal debt? Y N

Do you require Credit Life Insurance offered by Bruma Finance (Pty) Ltd (as per section 44 of the Long-Term Insurance Act, as reflected in your MLA and Terms and Conditions)? Y N

Do you consent to being marketed at your workplace? Y N

Telemarketing campaigns conducted by or on behalf of Bruma: Y N

Marketing or customer list that may be sold or distributed by Bruma: Y N

Any mass distribution of e-mail or sms messages: Y N

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Signed at: _____ On: C C Y Y M M D D

Client Name: _____ Client Signature: _____