

Debt Review

Application Form

Our Debt Management Program (for women) strives to help and empower South African women by giving them a way to manage their debt more successfully, and in the end, help them **become debt free**.



Welcome to Zeeva.

Here's a quick reminder of the benefits you'll be receiving now that you've joined our Debt Review Program:

- ▶ Consolidate your debt into one affordable repayment.
- ▶ No repossession, no legal action from your creditors - your assets stay safe.
- ▶ Your family's essential expenses are protected by your personalised budget.
- ▶ Reduce monthly debt instalments by up to 60%.
- ▶ Much-needed cash flow relief.
- ▶ Completely repair your credit score.

Additional Benefits:

- ▶ Track your program, and progress online via the Client Portal.
- ▶ Personalised guidance from the highly skilled Client Care team.
- ▶ A free annual Credit Check that shows your progress.



An income rescue tool exclusive to Zeeva clients.

- ✓ **Retrenchment benefit** - (up to 12 months)
- ✓ **Maternity benefit** - (up to 3 months)
- ✓ **Temporary Disability** - (up to 12 months)
- ✓ **Permanent Disability** - (settle all insured debt on permanent disability)
- ✓ **Death Cover** - (settle all insured debt on death)
- ✓ **ID Theft** - (Lump Sum)



Consultant Name

Personal Information

Full Name & Surname:	<input type="text"/>			
ID Number:	<input type="text"/>			
Race:	<input type="text"/>			
Home Language:	IsiZulu	IsiXhosa	Afrikaans	English
	Sepedi	Setswana	Sesotho	Xitsonga
	SiSwati	Tshivenda	IsiNdebele	Other: <input type="text"/>
Marital Status:	Married	Single	Widowed	Divorced
If Married:	COP	ANC	Traditional	
Nr. of Dependents:	<input type="text"/>	Age of Dependents:	<input type="text"/>	<input type="text"/>
Physical Address:	<input type="text"/>			
		Postal Code:	<input type="text"/>	
Postal Address:	<input type="text"/>			
		Postal Code:	<input type="text"/>	
E-mail Address:	<input type="text"/>			
Cell phone No.:	<input type="text"/>	Tel. No. (Home):	<input type="text"/>	
Tel. No. (Work):	<input type="text"/>			
Name of Employer:	<input type="text"/>			Employee No.: <input type="text"/>
Address of Employer:	<input type="text"/>			
Name of Debt Counsellor:	Have you previously been under debt review?	YES	NO	
		Contact No.:	<input type="text"/>	
	Reason for withdrawal or termination of debt review:			
<input type="text"/>				
<input type="text"/>				

Spouse/Partner's Information (Complete this section ONLY if this is a joint application for Debt Review)

Full Name & Surname:	<input type="text"/>			
ID Number:	<input type="text"/>			
Employment Details:	Tel. No. (Home):	<input type="text"/>	Cell phone No.:	<input type="text"/>
	<input type="text"/>			
		Tel. No. (Work):	<input type="text"/>	

Creditor Information (Please provide most recent copies of all outstanding balances due)

Name of Creditor	Account Number	Total Amount Outstanding (Capital)	Current Instalment
Total:			

I	and	
hereby confirm that these are the only outstanding creditors for my Debt Review application.		

Factors Contributing to Over-Indebtedness

Cause	
Death	Lack of Education
Funeral	Lifestyle (Excessive)
Medical (Illness)	Aggressive Marketing
Retrenchment (Loss of Income)	Cost of Housing
Accidents (Motor)	Accommodation (Rental)
Divorce	Self Employed - Non-payment by Debtors
Family Responsibility (Birth of a Child, etc.)	Contract Loss / Tender Loss
Economic Factors (Changes of Interest Rates, etc.)	Dissolving Business Partnership
Substance Abuse / Addiction (Alcohol, Drugs, Gambling, etc.)	Other

Budget

Income (Gross)

	Applicant	Spouse	Total
Salary / Pension			
Investment Income			
Alternative Income, e.g. "property rental"			
Other			
Other			
Total:			

Payroll Deductions

	Applicant	Spouse	Total
PAYE			
SITE			
UIF			
Pension			
RA			
Garnishees			
Loans			
Medical Aid			
Union Fees			
Other			
Other			
Total Deductions			
Income (Nett):			

Living Expenses

	Applicant	Spouse	Total
Food			
Property Rental			
Municipal Rates (where property owned)			
Water & Electricity			
Transport (where essential for work)			
Medical Expenses			
Maintenance			
School Fees			
Telephone			
Clothing			
Insurance Premiums			
Summons (excluded from Debt Review)			
Other			
Contingency			
Other			
Other			
Total			
Rehabilitation Contribution			

Increase month:		Do you receive an annual bonus?	YES	NO
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Supporting Documents

I understand that in terms of Section 86 of the National Credit Act no.34 of 2005, the following documents must be submitted to ensure that my debt review program will be successful.

1. Payslip / Proof of income
2. Copy of your South African Identity Document
3. Proof of Residence (*not older than 3 months*)
4. Power of Attorney
5. Debt Order Authorisation
6. Agreement in Respect of Legal Fees

Please note the following:

The National Credit Act prohibits any person who is not registered as a Debt Counsellor to do the following:

- To engage in the services of a debt counsellor and hold them out to consumers as being authorised to offer such a service;
- To make a determination that a consumer is over-indebted
- To re-arrange a consumer's debt obligations

Please note that Zeeva employs a number of registered debt counsellors and administrative staff. Any or/all advise and calculations is the function of a registered debt counsellor and support staff may only assist with typical examples of such calculations. Final calculations and recommendations will be attended to by a registered debt counsellor.

I/we understand that if my/our application for debt review is successful, my/our debt counsellor will have to approach the Court for a Court Order and serve a copy of the application on me/us. I/we consent to service of said application by the way of email on the following email address:

Signed at

on this

day of

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Applicant Signature

Spouse Signature