



DEBT COUNSELLORS



Help with Debt
Debt Counsellors
www.helpwithdebt.co.za
info@helpwithdebt.co.za
Fax 086 519 4004

Current Date

[Date input box]

APPLICATION FOR DEBT REVIEW IN TERMS OF THE NATIONAL CREDIT ACT 2005

Congratulations on taking the first step to financial freedom and eventually becoming debt free

Since 2007 we have helped thousands of consumers with personalized debt solutions

With Debt counselling you will enjoy the protection the National Credit Act provides

Prevent any further legal action, repossessions AND blacklisting

Pay only one affordable monthly instalment to cover all your debt and better the quality of life with the extra money

Please read through this form carefully and send it back to us for a free debt assesment

PLEASE NOTE THAT THIS FORM'S PRINT FUNCTION (ONCE COMPLETED) IS ONLY PRINT TO PDF

Personal Details Applicant

Spouse. Only complete if married in community of property

Form fields for Applicant: Title, Full names, Surname, Initials, Maiden name, Birth date, Country of origin, South African Citizen checkbox, Id number, Gender, Race, Marital Status, Spouse Id

Form fields for Spouse: Title, Full names, Surname, Initials, Maiden name, Birth date, Country of origin, South African Citizen checkbox, Id number, Gender, Race

Form fields for Residential address: Residential address, Postal code, Postal address, Postal code

Residential ownership	<input type="text"/>	Cell no.	<input type="text"/>
Period at address	<input type="text"/>	Fax no.	<input type="text"/>
Email address	<input type="text"/>		
Home tel no.	<input type="text"/>	Spouse Email address	<input type="text"/>
Work tel no.	<input type="text"/>	Spouse Cell no	<input type="text"/>

Employment details *Only for statistical reasons. No employer will get notice or will ever be contacted*

Occupation

Employer

Pay no

Employer street address

Postal code

Period employed

Employer tel. no.

Dependants

Name	<input type="text"/>	Age	<input type="text"/>	Relation	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>	Relation	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>	Relation	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>	Relation	<input type="text"/>

Banking details

Bank name Branch name Code

Account name Account number

Income **Please attach copy of latest payslip**

Discription

Gross salary	<input type="text"/>	What day of the month do you get your salary?	<input type="text"/>
Other income	<input type="text"/>	Amount	<input type="text"/>
Other income	<input type="text"/>	Amount	<input type="text"/>
Other income	<input type="text"/>	Amount	<input type="text"/>
Other income	<input type="text"/>	Amount	<input type="text"/>

Deductions

Statutory deductions

Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>

Employer deductions

Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>
Description	<input type="text"/>	Amount	<input type="text"/>

Financial services expenses

Product	<input type="text"/>	Amount	<input type="text"/>
Product	<input type="text"/>	Amount	<input type="text"/>
Product	<input type="text"/>	Amount	<input type="text"/>
Product	<input type="text"/>	Amount	<input type="text"/>

Monthly Household expenses

Bank Charges	<input type="text"/>	Meat	<input type="text"/>
Bread & Milk	<input type="text"/>	Rates & Taxes	<input type="text"/>
Cellphone	<input type="text"/>	Rent	<input type="text"/>
Clothing	<input type="text"/>	School Fees	<input type="text"/>
Contingency	<input type="text"/>	Security	<input type="text"/>
Domestic worker	<input type="text"/>	Telephone	<input type="text"/>
Entertainment	<input type="text"/>	Toiletries	<input type="text"/>
Family expenses	<input type="text"/>	Transport	<input type="text"/>
Garden service	<input type="text"/>	Tv License	<input type="text"/>
Groceries	<input type="text"/>	Water & lights	<input type="text"/>

Creditor Information

1 Creditor name Type of account
Account number Outstanding balance
Contractual monthly payment Interest rate
 Check to confirm that you have not received a Section 129 (final notice) on this account

2 Creditor name Type of account
Account number Outstanding balance
Contractual monthly payment Interest rate
 Check to confirm that you have not received a Section 129 (final notice) on this account

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Account number Outstanding balance
Contractual monthly payment Interest rate
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 Check to confirm that you have not received a Section 129 (final notice) on this account



Terms and conditions

Please check this box to confirm that you have read and understood the following

1. On receipt of your application the Debt Counsellor will advise all Credit Providers and all registered Credit Bureaus that you have applied for Debt Review.
2. You will be listed with all of the Credit Bureaus as under debt review (No other creditor can list you after this).
3. All of the documentation requested must be brought with you to the next consultation, or emailed within 10 days
4. You must submit all information and documentation within 10 days.
5. You must comply with all requests from the Debt Counsellor to assist with evaluating your state of indebtedness.
6. The fee structure for the Debt Counselling service has been explained to you.
7. The Debt Counselling and rearrangement process is explained below:
The Debt Counsellor will negotiate with your Credit Providers to rearrange your debt.
If those negotiations fail you may have to make an appearance in Court.
This is a long term commitment and process to enable you to rehabilitate your financial position.
You will not have access to credit until such time as a Clearance Certificate is issued to you.
8. Should you fail to honor your obligations under the Debt Rearrangement the Credit Providers will take legal action.

Please complete and return via email. Save the completed form on your local machine first (Print to PDF)!

9. You hereby acknowledge that should section 129 notices exist, there is no guarantee that those accounts will be included in the debt review process.
10. We prefer all correspondence to be either on email or fax. Reason being that there will be no misrepresentation.

The Help with Debt team!

Short explanation as to what led to financial distress

Checklist of documents required (please send via email or fax)

- Copy of Id
- Copy of payslip (income)
- Proof of residential address



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Important information regarding your application process.

Although the National Credit Act allows protection when your application is received there are two (2) important facts you have to remember.

These are our headaches!

1. The Act states very clearly that all your credit providers MUST stop all debit orders that they have on your account. The fact is that they don't bother leaving you with a "double payment" when you have paid your PDA account as well. This "grabbing" of funds by the credit providers is in direct violation with the Act as the said credit provider gives himself an advantage above others. The Act states that all creditors will enjoy equal benefits and rights. Although the money drawn from your account can be reversed we advise that you open another account (with a bank where you don't have credit) to avoid this hassle.

2. Final notices (Section 129)

According to the Act a credit provider can only refuse to accept your application if a Section 129 notice (final notice) have been delivered and the time mentioned in that notice has lapsed. As we do in our application form, we urge all applicants to be very honest in providing info on these notices. Should there be a 129 notice that has lapsed that account will not be included in your application and subsequently the asset attached to that account will be repossessed.

Please take note of this as we cannot be held liable for advising and informing you on your favorable application when this fact is being withheld from us.

3. Calls from creditors

Once you have applied for debt review and your details have been submitted to the NCR all creditors will receive notice that your application was made. As a result you will most likely start receiving calls from your credit providers stating you have to pay immediately to avoid legal action. THIS IS HARASSMENT AND EMPTY THREATS AND MUST BE IGNORED!

The reason for the sudden calls is from the COLLECTIONS DEPARTMENT and NOT from the Debt review department. Part of the salary structure of collection agents is based on commission they earn as a result of money that they collect from you! NEVER will the debt review department phone you and all other calls from creditors should be referred to us

These calls from creditors immediately puts us as your debt counselor in a bad light and creates a distrust between you and us.

Should you have any further questions or comments please email us at info@helpwithdebt.co.za

What will happen next:

On receipt we will evaluate your financial situation and provide you with formal application documents

Once the formal documents have been signed you will be officially under debt review

Day 1: Creditors will receive electronic notice by way of the Credit Bureau listing (NCR database)

Day 5: Formal notices (17.1) to creditors requesting Statements (COB's) They have 10 days to comply

Day 15: Acceptance letters (17.2) along with formal offer to creditors. They have 10 days to accept or request counter offers

We will CC you in all outgoing mail and forward all incoming mail to you for your records

I confirm that I have read and that I understood the above on



Date/Time Field

