

PRE-AGREEMENT STATEMENT & QUOTATION FOR SMALL CREDIT AGREEMENTS

in terms of section 92 of the National Credit Act 34 of 2005

NCR number 123456789

Name of credit provider: <input style="width: 90%;" type="text" value="XYZ Cash Loans"/> Physical address: <input style="width: 90%;" type="text" value="177 Main Road"/> <input style="width: 90%;" type="text" value="Morningside Durban 4052"/> Contact number of credit provider: <input style="width: 20%;" type="text"/> <input style="width: 70%;" type="text" value="031 555 8747"/> Date: <input style="width: 90%;" type="text" value="31/03/2025"/>	Name of consumer: <input style="width: 90%;" type="text" value="MALCOLM SMITH"/> Physical address: <input style="width: 90%;" type="text" value="123 LONG ROAD"/> <input style="width: 90%;" type="text" value="NEWLANDS EAST DURBAN NORTH 4051"/> Contact number of consumer: <input style="width: 20%;" type="text"/> <input style="width: 70%;" type="text"/> Id No/CIPRO/registration number: <input style="width: 90%;" type="text" value="123456789123456"/>
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SUMMARY			
Credit advanced / value of goods or services provided on credit	<input style="width: 90%;" type="text" value="R 3 500.00"/>	Instalment, including interest, fees & required insurance, excluding optional insurance	<input style="width: 90%;" type="text" value="R 3 811.25"/>
Deposit to be paid & deducted	<input style="width: 90%;" type="text" value="R 250.00"/>	Number of instalments	<input style="width: 90%;" type="text" value="1"/>
Instalments payable specify: monthly, weekly, other	<input style="width: 90%;" type="text" value="MONTHLY"/>	Total all instalments including interest, fees & required insurance, excluding optional insurance	<input style="width: 90%;" type="text" value="R 3 811.25"/>
Initiation fee, charged up front	<input style="width: 90%;" type="text" value="R 390.00"/>	Annual Interest rate	<input style="width: 90%;" type="text" value="60.00"/>
Monthly service fee, included in instalment	<input style="width: 90%;" type="text" value="R 60.00"/>	Required insurance included in instalment	<input style="width: 90%;" type="text" value="R 0.00"/>

ADDITIONAL INFORMATION			
PART A: Additional charges, per section 102 (b) – (f)			
Total of additional charges which will be included in the account, and have been included in the calculation of the instalment			<input style="width: 90%;" type="text" value="R 30.00"/>
Additional charges per section 102 (b) to (f)			
<input style="width: 20%;" type="text" value="ADMIN FEE"/>	<input style="width: 20%;" type="text" value="R 30.00"/>	<input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text" value="R 0.00"/>
<input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text" value="R 0.00"/>	<input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text" value="R 0.00"/>

PART B: Optional items	
OPTIONAL ITEMS WHICH WILL BE ADDED TO INSTALMENT	OTHER OPTIONAL ITEMS
Additional monthly premium for optional insurance <input style="width: 20%;" type="text" value="R 75.00"/> Description of optional insurance: <input style="width: 90%;" type="text" value="SHORT TERM INCURANCE"/>	<input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>

PART C: Security provided	PART D: Repayment arrangements
(Description of security required & of conditions under which possession would occur) <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>	(Information regarding payment, including method of payment, date of the first payment and date of last payment) <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>

PART E: Further information on rights and obligations
Further information on significant rights or obligations imposed on the consumer <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>

Signature: <input style="width: 90%; height: 40px;" type="text"/> <p style="text-align: center; margin-top: 5px;">Credit Provider Representative</p>	<input style="width: 90%; height: 40px;" type="text"/> <p style="text-align: center; margin-top: 5px;">Consumer</p>
THIS QUOTE IS BINDING FOR 5 DAYS	