

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"/>	Name of consumer: <input style="width: 90%;" type="text"/>
Physical address: <input style="width: 90%;" type="text" value="177 Main Road"/>	Physical address: <input style="width: 90%;" type="text"/>
<input style="width: 90%;" type="text" value="Morningside Durban 4052"/>	<input style="width: 90%;" type="text"/>
Contact number of credit provider: <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text" value="031 555 8747"/>	Contact number of consumer: <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>
Date: <input style="width: 90%;" type="text"/>	Id No/CIPRO/registration number: <input style="width: 90%;" type="text"/>

SUMMARY			
Credit advanced / value of goods or services provided on credit	R	Instalment, including interest, fees & required insurance, excluding optional insurance	R
Deposit to be paid & deducted	R	Number of instalments	<input style="width: 90%;" type="text"/>
Instalments payable specify: monthly, weekly, other	<input style="width: 90%;" type="text"/>	Total all instalments including interest, fees & required insurance, excluding optional insurance	R
Initiation fee, charged up front	R	Annual Interest rate	<input style="width: 90%;" type="text"/>
Monthly service fee, included in instalment	R	Required insurance included in instalment	R

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			R
Additional charges per section 102 (b) to (f)			
<input style="width: 90%;" type="text"/>	R	<input style="width: 90%;" type="text"/>	R
<input style="width: 90%;" type="text"/>	R	<input style="width: 90%;" type="text"/>	R

PART B: Optional items	
OPTIONAL ITEMS WHICH WILL BE ADDED TO INSTALMENT	OTHER OPTIONAL ITEMS
Additional monthly premium for optional insurance <input style="width: 90%;" type="text" value="R"/>	<input style="width: 90%;" type="text"/>
Description of optional insurance: <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)	(Information regarding payment, including method of payment, date of the first payment and date of last payment)
<input style="width: 90%;" type="text" value="First line of C"/>	First Instalment <input style="width: 20%;" type="text" value="___/___/___"/> Last Instalment <input style="width: 20%;" type="text" value="___/___/___"/>
<input style="width: 90%;" type="text"/>	Repay Method <input style="width: 90%;" type="text"/>
<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"/>	<input style="width: 90%; height: 40px;" type="text"/>
Credit Provider Representative	Consumer
THIS QUOTE IS BINDING FOR 5 DAYS	