

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" value="MALCOLM SMITH"/>
Physical address: <input style="width: 90%;" type="text" value="177 Main Road"/>	Physical address: <input style="width: 90%;" type="text" value="123 LONG ROAD"/>
<input style="width: 90%;" type="text" value="Morningside Durban 4052"/>	<input style="width: 90%;" type="text" value="NEWLANDS EAST DURBAN NORTH 4051"/>
Contact number of credit provider: <input style="width: 20%;" type="text"/> <input style="width: 70%;" type="text" value="031 555 8747"/>	Contact number of consumer: <input style="width: 20%;" type="text"/> <input style="width: 80%;" type="text"/>
Date: <input style="width: 90%;" type="text" value="31/03/2025"/>	Id No/CIPRO/registration number: <input style="width: 90%;" type="text" value="123456789123456"/>

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 4 026.33"/>
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 4 026.33"/>
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 25.50"/>

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 12.00"/>	<input style="width: 20%;" type="text" value="CALL FEE"/>	<input style="width: 20%;" type="text" value="R 6.00"/>
<input style="width: 20%;" type="text" value="FILE FEE"/>	<input style="width: 20%;" type="text" value="R 8.00"/>	<input style="width: 20%;" type="text" value="LABEL FEE"/>	<input style="width: 20%;" type="text" value="R 4.00"/>

PART B: Optional items	
OPTIONAL ITEMS WHICH WILL BE ADDED TO INSTALMENT	OTHER OPTIONAL ITEMS
Additional monthly premium for optional insurance <input style="width: 90%;" type="text" value="R 75.00"/> Description of optional insurance: <input style="width: 90%;" type="text" value="SHORT TERM 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) <input style="width: 90%;" type="text" value="COPY OF SECURITY PROVIDED"/> <input style="width: 90%;" type="text" value="POSSESSION ON DEFAULT"/> <input style="width: 90%;" type="text"/>	(Information regarding payment, including method of payment, date of the first payment and date of last payment) First Instalment <input style="width: 20%;" type="text" value="29/04/2025"/> Last Instalment <input style="width: 20%;" type="text" value="20/05/2025"/> Repay Method <input style="width: 20%;" type="text" value="DEBICHECK"/> <input style="width: 90%;" type="text" value="ONCE OFF PAYMENT VIA DEBIT ORDER"/>

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" value="ENSURE FUNDS ARE AVAILABLE ON THE DEBIT DATE"/> <input style="width: 90%;" type="text" value="CONTACT US IF ANY FINANCIAL SITUATION HAS CHANGED"/> <input style="width: 90%;" type="text" value="A SETTLEMENT LETTER WILL BE PROVIDED ON RECEIPT OF THE FULL AMOUNT DUE"/>

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