AFFORDABILITY ASSESSMENT AUTHORITY & CONSENT

In terms of section 81(2) of the National Credit Act 34 of 2005

PERSONAL INFORMATION

Full Names	
Surname	
Identity / Passport Nr:	

Physical Address			
		Postal Code	

Postal Address			
		Postal Code	

Cell	
Tel Nr (Home)	
Tel Nr (Work)	
E-Mail Address	

Monthly Gross Basic Salary	R
Monthly Salary Deductions	R
Monthly Nett Income	R
Monthly other income (please specify)	R
Monthly Living Expenses (excluding credit installments)	R

DECLARATION BY APPLICANT

I do hereby nominate, constitute and appoint LUCID Legal Business Services (Pty) Ltd (2003/016694/07) ("LUCID") with Power of Substitution to be my true and lawful Agent in my name, place and stead, to represent me and deal with any matter and sign all documents necessary, to obtain my consumer credit information, finance application and financial information, from all credit bureaus and relevant third parties and to make the aforementioned information available to me and MultiNet, for the purpose of the latter performing an affordability and pre-qualification finance assessment on me. I agree to LUCID contacting me to provide me with a copy of my affordability, financial and risk assessment reports and a consultation to assist me in qualifying for finance or qualifying for better borrowing terms or improving my affordability and risk. I accept that LUCID will retain all my information, received in terms of this authority and I consent to its use thereof, for any processing purpose within the normal course of its business, as may be determined, from time to time, at its sole discretion. I understand that I may revoke this authorization, in writing to LUCID, at any time and unless revoked, it shall remain in force and effect.

Date:	
Full Names:	
Signature:	