

# Application for Debt Review - (DebtWise)

## Applicant Details

NCR reference no:

Registration date:

Title:

First names:

Surname:

Maiden name:

Birth date:

ID no:

\* Attach a copy of ID

Passport no:

Gender:

Race:

Marital status:

Date(separated/divorced):

How married:

(Specify eg: In community of property)

Residential address:

Postal code:

Postal address:

Postal code:

Residential Ownership:

Period at address:

No of dependants:

Email:

Home telephone:

Work telephone:

Cellular:

## Bank Details

Bank name:

Branch name:

Account name:

Account no:

Branch code:

Account type:

## Employment

Occupation:

Employer:

Pay no:

Employers street address:

Postal code:

Period employed:

Employer tel no:

Employer fax no:

Employer email:

## Pay Office

same as employer details

Employers Pay Office:

Contact person:

Pay Office postal address:

Postal code:

Pay Office street address:

Postal code:

Pay office tel no:

Pay office fax no:

Pay office email:

### Spouse Details

Surname:

First names:

Maiden name:

Birth date:

ID no:

Passport no:

Gender:

Email:

Spouse home telephone:

Spouse work telephone:

Spouse cellular:

### Spouse Employment

Occupation:

Employer:

Employer street address:

Postal code:

Period employed:

### Next of Kin -1

Name:

Address:

Postal code:

Telephone:

Relationship:

Email:

### Next of Kin -2

Name:

Address:

Postal code:

Telephone:

Relationship:

Email:

## Budget

Income type:  Monthly, Weekly, Fortnightly

Gross salary:  \* Attach a copy of payslip

e.g. Maintenance, rent received, second job, etc.

|                  |                      |       |  |
|------------------|----------------------|-------|--|
| Other income: 1. | <input type="text"/> | from: | <input type="text"/> Bonuses                   |
| 2.               | <input type="text"/> | from: | <input type="text"/> Bonuses-Spouse            |
| 3.               | <input type="text"/> | from: | <input type="text"/> House Allowance           |
| 4.               | <input type="text"/> | from: | <input type="text"/> House Allowance-Spouse    |
| 5.               | <input type="text"/> | from: | <input type="text"/> Income-Spouse             |
| 6.               | <input type="text"/> | from: | <input type="text"/> Interest Received         |
| 7.               | <input type="text"/> | from: | <input type="text"/> Interest Received-Spouse  |
| 8.               | <input type="text"/> | from: | <input type="text"/> Maintenance               |
| 9.               | <input type="text"/> | from: | <input type="text"/> Maintenance-Spouse        |
| 10.              | <input type="text"/> | from: | <input type="text"/> Other                     |
| 11.              | <input type="text"/> | from: | <input type="text"/> Other-Spouse              |
| 12.              | <input type="text"/> | from: | <input type="text"/> Overtime                  |
| 13.              | <input type="text"/> | from: | <input type="text"/> Overtime-Spouse           |
| 14.              | <input type="text"/> | from: | <input type="text"/> Personal Gifts            |
| 15.              | <input type="text"/> | from: | <input type="text"/> Personal Gifts-Spouse     |
| 16.              | <input type="text"/> | from: | <input type="text"/> Rent Received             |
| 17.              | <input type="text"/> | from: | <input type="text"/> Rent Received-Spouse      |
| 18.              | <input type="text"/> | from: | <input type="text"/> Second Job                |
| 19.              | <input type="text"/> | from: | <input type="text"/> Second Job-Spouse         |
| 20.              | <input type="text"/> | from: | <input type="text"/> Subsidies & Grants        |
| 21.              | <input type="text"/> | from: | <input type="text"/> Subsidies & Grants-Spouse |
| Total income:    | <input type="text"/> |       |  |

**Deductions**

PAYE:

PAYE-Spouse:

UIF:

UIF-Spouse:

Medical Aid:

Medical Aid-Spouse:

Pension:

Pension-Spouse:

|          |                      | e.g Insurance, stoporder, etc.     | Remarks              |
|----------|----------------------|------------------------------------|----------------------|
| Other 1. | <input type="text"/> | from: Loans                        | <input type="text"/> |
| 2.       | <input type="text"/> | from: Loans-Spouse                 | <input type="text"/> |
| 3.       | <input type="text"/> | from: Union Subscription           | <input type="text"/> |
| 4.       | <input type="text"/> | from: Union Subscription-Spouse    | <input type="text"/> |
| 5.       | <input type="text"/> | from: Insurance                    | <input type="text"/> |
| 6.       | <input type="text"/> | from: Insurance-Spouse             | <input type="text"/> |
| 7.       | <input type="text"/> | from: Group Life                   | <input type="text"/> |
| 8.       | <input type="text"/> | from: Group Life-Spouse            | <input type="text"/> |
| 9.       | <input type="text"/> | from: RA's Endowment               | <input type="text"/> |
| 10.      | <input type="text"/> | from: RA's Endowment-Spouse        | <input type="text"/> |
| 11.      | <input type="text"/> | from: Funeral Policy               | <input type="text"/> |
| 12.      | <input type="text"/> | from: Funeral Policy-Spouse        | <input type="text"/> |
| 13.      | <input type="text"/> | from: Tax(SITE & PAYE)             | <input type="text"/> |
| 14.      | <input type="text"/> | from: Tax(SITE & PAYE-Spouse)      | <input type="text"/> |
| 15.      | <input type="text"/> | from: Garnishee/Admin Order        | <input type="text"/> |
| 16.      | <input type="text"/> | from: Garnishee/Admin Order-Spouse | <input type="text"/> |
| 17.      | <input type="text"/> | from: Other                        | <input type="text"/> |
| 18.      | <input type="text"/> | from: Other-Spouse                 | <input type="text"/> |

Total deductions:

Remove deductions:

**Nett Pay:**

Financial Monthly Commitments

|     |  |                     |
|-----|--|---------------------|
| 1.  |  | Medical             |
| 2.  |  | Rates and Taxes     |
| 3.  |  | Rent                |
| 4.  |  | School Fees         |
| 5.  |  | Telephone           |
| 6.  |  | Toiletries          |
| 7.  |  | Transport           |
| 8.  |  | TV License          |
| 9.  |  | Water & Electricity |
| 10. |  | Entertainment       |
| 11. |  | Security            |
| 12. |  | Family Expenses     |
| 13. |  | Pool Chemicals      |
| 14. |  | Other               |
| 15. |  | Other-Spouse        |

HouseHold Expenses

|     |  |                         |
|-----|--|-------------------------|
| 1.  |  | Assurance               |
| 2.  |  | Credit Insurance        |
| 3.  |  | Credit Life Insurance   |
| 4.  |  | Pension & Risk Benefits |
| 5.  |  | Bank Charges            |
| 6.  |  | Bread and Milk          |
| 7.  |  | Cellphone               |
| 8.  |  | Clothing                |
| 9.  |  | Contingencies           |
| 10. |  | Domestic Worker         |
| 11. |  | Garden Services         |
| 12. |  | Groceries and cleaning  |
| 13. |  | Insurance               |
| 14. |  | Meat                    |
| 15. |  | Land Line Phone         |

|                                   |  |                       |
|-----------------------------------|--|-----------------------|
| 16.                               |  | Internet              |
| 17.                               |  | Land Line Phone       |
| 18.                               |  | Sports                |
| 15.                               |  | Gambling              |
| 19.                               |  | Entertainment at Home |
| 20.                               |  | Cigarettes & Liquor   |
| 21.                               |  | Other Entertainment   |
| 22.                               |  | Petrol                |
| 23.                               |  | Parking               |
| 24.                               |  | Car Maintenance       |
| 25.                               |  | Home Maintenance      |
| 26.                               |  | Body Corporate Levies |
| 27.                               |  | University/Tech Fees  |
| 28.                               |  | Creche                |
| 29.                               |  | Boarding Fees         |
| 30.                               |  | After Care            |
| 31.                               |  | Alimony/Maintenance   |
| 32.                               |  | Chemist               |
| 33.                               |  | Dry Cleaners          |
| 34.                               |  | Church                |
| 35.                               |  | Bank Charges          |
| 36.                               |  | Social Club           |
| 37.                               |  | Provision for Savings |
| 38.                               |  | Doctors               |
| 39.                               |  | Clothing              |
| 40.                               |  | Gifts & Donations     |
| 41.                               |  | Rent/Board            |
| 42.                               |  | Other                 |
| 43.                               |  | Other - Spouse        |
| Total commitments                 |  |                       |
| <b>Available for distribution</b> |  |                       |







