

APPLICATION TO LEASE

Please return the application form **completed in full** as well as **copies of all the relevant documentation requested** on pages 6 & 7 to be emailed to: _____ and _____

1. PLEASE COMPLETE SECTION 1, 3, 5, 6, 7 & 8 IF THE APPLICATION IS IN YOUR PERSONAL CAPACITY:

Full names and surname: _____

Identity number: _____

Trading name: _____

VAT Registration number: _____

Financial year end: _____

Tel. home: _____

Tel. work: _____

E-mail: _____

Cell: _____

Postal address: _____

Residential address: _____

• If you are married in community of property, please complete the following:

Full names and surname of spouse: _____ ID Number _____

Consent of spouse (in the event of being married in community of property)

Signature of spouse

2. PLEASE COMPLETE SECTION 2, 3, 4, 5, 6, 7 & 8 IF THE APPLICATION IS IN THE NAME OF A REGISTERED COMPANY:

Registered name of Company, Corporation or Partnership:

Registration number: _____

VAT Registration number: _____

Financial year end: _____

Trading name: _____

Type of business: _____

Postal address: _____

• **Directors / Shareholders / Members of company / corporation / CC**

	Full Name	Surname	ID No	Shareholding %	Contact No	Residential address
1						
2						
3						
4						
5						
6						

3. PROSPECTIVE TENANT'S CONTACT DETAILS

Name and Surname: _____

ID Number: _____

Tel. nr: _____

Fax nr: _____

Cell: _____

E-mail: _____

Postal address:

4. PROSPECTIVE TENANT'S SURETY CONTACT DETAILS

Name and Surname: _____

ID Number: _____

Tel. nr: _____ Fax nr: _____

Cell: _____ E-mail: _____

Postal address:

5. PERSON RESPONSIBLE FOR PAYMENT OF ACCOUNTS:

Name and Surname: _____

Tel nr: _____ E-mail: _____

6. CONFIRMATION OF BANKING DETAILS

BANK DETAILS:

Name of Bank: _____

Branch code: _____ Branch name: _____

Account type (mark with x): Cheque _____ Savings _____

Please attach proof your Account stamped by the Bank for the account which will be used to pay rentals.

Account number: _____

Account type: _____

Name of account holder: _____

7. CONSENT to THE NEW NATIONAL CREDIT ACT [the "ACT"]

I/we, the undersigned, being duly authorised thereto, hereby consent on behalf of _____ (tenant's details/entity) to Delta Property Fund Ltd or their nominated representatives, attending to any and all enquiries in respect of our Lease Agreement in terms of the New National Credit Act.

All enquiries will be performed by the following Credit Bureaus:

Kredit Inform
ITC
Experian
TPN

8. DECLARATION

I / we warrant that the information contained herein is true and correct.

Signature: _____

Print name: _____

Date: _____

NB:

Please take note that your application can not be processed if all required fields are not completed, and all documentation required are not attached.

In terms of the Financial Intelligence Centre Act 38 of 2001, the following documentation is required:

IF YOU ARE A SOUTH AFRICAN CITIZEN / RESIDENT

- SA identity document/ passport or certified copies
- SARS documents bearing the number and name of the person
- Utility statement / invoices (Water & Electricity, Municipality or Telkom)
- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

IF YOU ARE A FOREIGN NATIONAL

- Passport or certified copy
- Copy of work permit
- SARS documents bearing number and name of the person
- Utility statement / invoices (Water & Electricity, Municipality or Telkom)
- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

IF YOU ARE A PARTNERSHIP

- Copy of the partnership agreement - if no partnership agreement this must be certified in writing by the partners
- Certified copies of ID / passport of each partner
- Certified copies of ID / passport of the person authorised to act on behalf of the partnership
- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

IF YOU ARE A SOUTH AFRICAN COMPANY

- Recent version of Certificate of Incorporation (Form CM1 – COR 15.1A), bearing the stamp of the Registrar of Companies and signed by the company secretary.
- Notice of registered office and postal address (Form CM22 – COR 14.3), bearing the stamp of the Registrar of Companies and signed by the company secretary.
- Contents of Register of Directors, Auditors and Officers. (Form CM29 – COR 39).
- SARS documents for income tax and VAT bearing the number and name of the company
- Certified copies of ID / passport of person(s) authorised to act on behalf of the company
- Utility statement / invoice (Municipality or Telkom) of person(s) authorised to act on behalf of the company
- Certified copies of ID / passports of shareholders with more than 25% voting rights in the company
- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

IF YOU ARE A FOREIGN COMPANY

- Official document issued by an authority for recording the incorporation of companies of that country
- Contents of Register of Directors, Auditors and Officers. (Form CM29).
- Certificate to Commence Business: Newly Formed company is established. (Form CM46).
- SARS documents for income tax and VAT bearing the number and name of the company
- Certified copies of ID / passport of the person authorised to act on behalf of the company
- Utility statement / invoice (Municipality or Telkom) of the person authorised to act on behalf of the company
- Certified copy of ID/passport of shareholder with more than 25% voting rights in the company
- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

IF YOU ARE A CLOSE CORPORATION

- Recent version of the Founding statement (Form CK1)
- Recent version of the Certificate of Incorporation bearing the stamp and signature of the Registrar of Close Corporations
- Amended Founding Statement, if applicable, bearing the stamp and signature of the Registrar of Close Corporations (Form CK2)
- Forms must be signed by an authorised member / employee of the Close Corporation
- SARS documents for income tax and VAT bearing the number and name of the close corporation
- Certified copies of ID / passport of the person authorised to act on behalf of the close corporation
- Utility statement / invoice (Municipality or Telkom) of the person authorised to act on behalf of the close corporation
- Certified copies of ID / passport of each member of the close corporation
- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

IF YOU ARE A TRUST

- Trust Deed or other founding documents in terms of which the trust was created
- Authorisation to each trustee of the trust to act as such, issued by the Master of the High Court
- SARS documents for income tax bearing the trust number
- Certified copies of ID / passport of each trustee
- Certified copies of ID / passport of the person authorised to act on behalf of the Trust

- Copy of cancelled cheque and/or copy of bank statement (savings acc) of account used to pay rental.

National Credit Act

Frequently asked questions

Q: What is a credit bureau?

A: A credit bureau collects and maintains information on consumers' and businesses' credit behaviour.

Q: Why is a credit bureau used?

A: We will check our own records if you have a history with us and in addition we will contact credit bureau to get information on your credit behaviour with other commercial entities. This will help us make the best possible assessment of your overall situation before we make a decision.

Q: Where do credit bureau get their information?

A: Publicly available information such as court records; or via credit providers that provide credit information which is information on credit applications to banks, retailers, furniture traders, cellular phone companies, etc and also information about the conduct of those accounts.

In addition, The National Credit Act No.34 of 2005 (hereinafter referred to as the NCA) provides that credit bureau may obtain information from:

- a court, organ of state, or judicial officer;
- a provider of a continuous service as defined in the NCA;
- a person providing long or short term insurance;
- entities involved in fraud investigation;
- educational institutions;
- debt collectors to whom a book debt was ceded or sold by a credit provider.

Q: Why is my credit information used in this way?

A: We and other organisations want to make the best possible decisions we can, in order to make sure that you, or your business, will be able to repay us. Some organisations may also use the information to check your identity. In this way we can ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up to date information, provided electronically, we are able to make the most reliable and fair decisions possible.

Q: Can just anyone look at my credit information at credit bureau?

A: No, access to your information is strictly controlled and only those that are entitled to do so, may see it. Usually that will only be with your consent or if there is a legal requirement.

The use of your credit information by the Managing Agent:

1. When you apply to us to open an account, this company will: -

a) Check our own records for information on: -

- i. If you are a director, member, shareholder or partner in a small business we may check on your business's accounts.
- ii. Your personal accounts; and if relevant your spouse or partner's accounts with whom, or the accounts of any other person you share income and mutually bear obligations; and

Search on: -

b) credit bureau for information

- i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts.
- ii. Your personal accounts; and if relevant the personal accounts of your spouse or any other person with whom you share income and mutually bear obligations ; and

- c) Check trade references:
 - i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts.
 - ii. Your personal accounts; and if relevant the personal accounts of your spouse or any other person with whom you share income and mutually bear obligations .

2. What we do with the information you supply to us as part of the application:

- a) Information that is supplied to us may be sent to a credit bureau.

3. In the processing of your application for credit we will obtain information from credit bureau for the following purposes: -

- a) To assess your application for credit, and your level of indebtedness and debt repayment history as required by the NCA; and/or;
- b) Assess risk; and/or
- c) Validate and verify the information which you provide to us including your identity and the identity of your spouse, partner or other directors/partners and/or;
- d) Undertake checks for the prevention and detection of fraud and/or money laundering; and/or
- e) We may use scoring methods to assess this application and to verify your identity;
- f) Any or all of these processes may be automated.

4. Account management: -

- a) Once you have an account with us we will supply information to a credit bureau about how you conduct that account.
- b) If you borrow or make use of our payment terms and do not repay in full and on time, this information will be provided to credit bureau, after we have given you 20 business days notice of our intention to send this information to the credit bureau.
- c) We may make periodic searches of credit bureau information to manage your account with us, and to take decisions regarding affordability and/or the risks involved in offering you payment terms.
- d) If you have borrowed from us or made use of our payment terms and do not make payments that you owe us, we will trace your whereabouts using credit bureau information and recover payment.
- e) Supply trade references to credit bureau.

The use of your credit information by credit bureau:

1. How your data will NOT be used by credit bureau : -

- a) It will **not** be used to create a blacklist.
- b) It will **not** be used by the credit bureau to make a decision.

2. Your data held by credit bureau may be used for the following purposes according to the NCA:

- to do an affordability assessment when you apply for credit;
- to do an assessment of your propensity to repay your debt, when you apply for credit;
- to do a general credit assessment which includes pre -screening for marketing purposes;
- an investigation into fraud, corruption or theft by the SAPS or other statutory enforcement agency;
- fraud detection and fraud prevention services;
- the assessment of the debtor's book of a person for providing insurance, the sale of a business; or any other transaction that is dependent on determining the value of the debtors book;
- setting a limit for the provision of a continuous service;
- assessing an application for insurance;
- verifying qualifications and employment;
- considering an application for employment in a position that requires trust and honesty and entails the handling of cash or finances;
- obtaining information for distributing unclaimed funds, including pension funds and insurance claims; tracing by a credit provider in respect of a credit agreement, with your consent;
- for developing credit scoring models;
- for statistical analysis and system testing and evaluations;
- Additional uses of data – may vary from subscriber to subscriber.

3. Sharing your credit information with third parties:

In addition credit bureau may report or release your credit and other information to third parties, for any of the purposes listed above provided for in the NCA, and to assist parties in risk management in general and in making decisions on credit.