



The Standard Bank of South Africa Limited (Reg. No. 1992/000738/06) Authorized financial services provider
 Die Standaard Bank van Suid-Afrika Beperk (Reg. No. 1992/000738/06) Oorwagings finansiële diensteverskaffer

Part A - Pre-Agreement Quotation/Cost of Credit

Type of Agreement - Credit Transaction Instalment Agreement

entered into on **2007-09-26**
 between **The Standard Bank of South Africa Limited** (Registration number 1992/000738/06), ("the Bank"),
 Registered credit provider, Registration number NCRCP15 VAT Registration number 4100105461
 of **2DE VLOER SIDWONDSSTRAAT 6 JOHANNESBURG** Telephone number **0860 000 000** and

NOSES PHILLEMON GKOSANA ("the Customer")
 Identity number **7911145658085** Contact details **083-5301376**
 notice address **STAND 7879 KWAJUGA EXT 11**

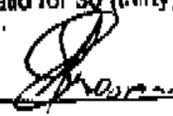
Account number **15246527 0001**

1	Goods Detail Make and model 1999 OPEL CORSA 1.6 IS Serial/Registration number CTW699NF Engine number DC0002255 Chassis number ADMRE08JXW0880669		
2	Principal debt / loan to be advanced to you or on your behalf (calculated as follows <clause 2.1+2.2-2.3+2.4>	R	42990.00
2.1	Invoice amount	R	48500.00
2.2	Cost of an extended warranty agreement (if applicable)	R	
2.3	Less: Deposit	R	6650.00
2.4	Plus: Initiation fee. You have the option to pay this amount separately. If you choose not to pay the amount separately, by the date of acceptance of this Agreement by you, it will be included in the principal debt.	R	1140.00
3	Monthly service fee This fee will be debited to your account on day 01 of each month.	R	57.00
4	Variable interest rate		
4.1	The variable interest rate is linked to the prime interest rate by a margin of 6.500 % Above the prime rate and is therefore subject to change. The prime interest rate is currently 13.500% per annum.		Currently 20.000 %pa.
4.2	The total interest charges over the term of the loan at the initial variable interest rate, at inception of this Agreement	R	22748.52
4.3	Interest will be debited to your account on the payment dates outlined in the clause 7 below.		
5	Total cost of this Agreement (total amount of all repayments) calculated as follows: (clause 3 x no of months reflected in clause 6) + clause 2+4.2 Please note this amount includes the monthly service fee (described in clause 3 of this Part A)	R	68816.52
6	Term of Loan Expiry date of this Agreement 2012-03-25 Months 54		
7	Repayments calculated on the Total cost of this Agreement Please note this amount includes the monthly service fee (described in clause 3 of this Part A)		
	54 PAYMENT(S) OF R 1274.38 EACH AT 1 MONTHLY INTERVALS BEGINNING ON 2007-10-01		
	1 FINAL PAYMENT OF R 1274.38 ON 2012-03-25		
8	We require you to insure the goods for an amount no less than the outstanding balance owed to us from time to time.		
9	The percentage rental payable by you if this Agreement is terminated in terms of the Act (that is, within 5 business days of you signing this Agreement and only if this Agreement was not signed on our premises) is calculated as a percentage of the invoice amount described in clause 2.1 of this Part A (excluding the cost of any insurance, warranties, service and maintenance plans).		20%
10	Default administration charges		
10.1	Default administration charges will be equal to the amount payable in respect of a registered letter of demand in undefended actions in terms of the Magistrate's Court Act 1944 in addition to any reasonable and necessary expenses incurred in delivering the letter.		
10.2	Default administration charges will be imposed in respect of each letter written in terms of the Act, namely:		
10.2.1	If you are in default under this Agreement we may draw such default to your attention in writing and suggest that you refer this Agreement to a debt counsellor (if you are a natural person), or a dispute resolution agent, consumer court or ombud with jurisdiction; and/or		
10.2.2	If you have approached a debt counsellor we may, in respect of this Agreement, give notice to terminate the review at any time at least 60 (sixty) business days after the date on which you applied for debt review.		
11	Collection costs		
11.1	Collection costs may not exceed the costs incurred by us in collecting the debt:		
11.1.1	to the extent limited by the Act; and		
11.1.2	in terms of the Supreme Court Act, 1959, the Magistrates' Court Act, 1944, the Attorneys' Act, 1979, or the Debt Collectors' Act, 1998, whichever is applicable to the court approached by us to enforce this Agreement.		
11.2	Collection costs will be charged by us in the event that we have to enforce this Agreement.		
12	The amounts reflected in Part A are subject to change during the term of this Agreement, as a variable interest rate may be applicable to the outstanding balance, and fees and charges may change from time to time.		
13	If applicable, the amounts reflected in clauses 2.4, and 3 of this Part A include value added tax ("VAT").		

(Signatures)

14	Collateral Collateral required : The collateral may be realized in part or in full at your request, and/or should you terminate this Agreement, and/or if we withdraw your rights in terms of this Agreement, and/or should you be in default in terms of this Agreement and/or where a court has issued an attachment order in our favour.
15	Suspensive Conditions (also refer to the Suspensive Conditions in clause 2.1 of Part B). We advise that all the FICA requirements as well as the Terms and Conditions of approval must have been met prior to Payout Copy Municipal Electricity and Water account to confirm residential address or Telkom account not older than 3 months to confirm landline Natis Registration Document Certified copy of ID Book and Card Type Drivers Licence. You must take delivery of the goods or sign the authority to release the goods within 30 (thirty) days of your acceptance of this Agreement.
16	This quotation/cost of credit section ("Part A") is given subject to you not applying for or taking up any additional credit with any credit provider before you sign and accept the full Agreement comprising this Part A and the terms and conditions (Part B).

Your reference number is 126788918 . Please contact us on 0860 000 000 if you have any queries regarding this quotation/cost of credit. This quotation/cost of credit section is valid for 30 (thirty) days; if the 30th day falls on a Saturday, Sunday or public holiday, this quotation/cost of credit will expire on the following business day.

Signature of/on behalf of the customer 

Date (YYYY-MM-DD) 2007/09/26

For and behalf of the Bank

Name of consultant _____

Designation _____

Witness _____

Debit order

I hereby authorise the bank to debit my account with all amounts due in terms of this agreement.

Name of accountholder **MR ME SKOSANA** Bank **NEDBANK**

Branch and branch code **157852**

Account number _____ Type of account **CURRENT ACCOUNT**

Signature of accountholder 





The Standard Bank of South Africa Limited (Reg. No. 1969/004740/06) Authorized Financial Services Provider
 Die Standaard Bank van Suid-Afrika Beperk (Reg. No. 1969/004740/06) Oorlegingsreël Finansiële dienverskaffer

Finance Application

Supplier's name: **OMAR'S MOTOR DEN**
 Goods year of first registration: **1999**
 Description of goods: **OPEL CORSA 1.6 IG**
 Contract period: **54 months 01 monthly payments**
 Estimated instalment: **6650.00**
 Access Finance required? **N**

Contact number: **0157- 51242**
 Cash price: **45000.00**
 Extras: **3500.00**
 Deposit: **6650.00**
 Source of deposit:
 Residual value: **0.00**

Will the goods be used for business purposes? **N**

Will you be the principal driver?
 Know Your Customer? **N**

Title: **MR.**
 First names: **MOSES PHILLENON**
 Surname: **SROGANA**
 ID Type: **BOOK OF LIFE**
 Identity number: **7911145658085**
 Marital status: **SINGLE**
 Marital contract: **NOT ANSWERED**

Nationality: **SOUTH AFRICA**
 Number of dependents:

Name of spouse:
 Spouse's ID no.:

Residential address: **STAND 7879
 KWAGUGA EXT 11**

Home telephone number: **083-5301376**
 Cell phone number:
 E-mail Address:

Postal address: **PO BOX 3481
 WITBANK
 1039**

Period at current address: **0901 (Years Months)**

Period at previous address: **(Years Months)**

If you own your own home, in whose name is it registered?
 Bondholder/landlord:
 Monthly bond repayment/rental:R

Occupation:
 Work phone number: **013-6554001**
 Name of employer: **NEDBANK**
 Period current employ: **0100 (Years Months)**
 Period at previous employer: **(Years Months)**

Own salary: **325000.00**
 Source of salary:
 Own car allowance: **0.00**
 Address of employer:

Income tax number:

Spouse's work telephone number -
 Name of spouse's employer:
 Spouse's salary: **0.00**
 Spouse's car allowance:

Next of Kin: Name
 Address:

Additional income: **0.00**
 Source of additional income:

Telephone numbers:
 Relationship: **-**

Cheque account: Bank
 Branch:
 Account number:

Savings account: Bank: **NEDBANK**
 Branch:
 Account number:

Credit card: Bank: **MASTERCARD OR VISA CREDIT CARD**
 Account number:

Vehicle and Asset Finance account number:

Settle this account:
 Present balance:
 Monthly repayment:

Other loans: Bank/company:

Are you in debt review: **N**
 Are you under administration order: **N**
 Are you under sequestration: **N**

Income: **325000.00**
 Expenditure: **100000.00**
 Surplus: **225000.00**

Other Information:

I consent to the Bank making enquiries about my credit records with any credit reference agency and any other party to confirm the details of this application. I declare that to the best of my knowledge and belief, the particulars set out in this application are true and correct, and that no information which might affect the decision of the Bank, further to the additional details that I have recorded in the other information block above, has been withheld. I further consent to the Bank carrying out identity and fraud prevention checks and sharing information relating to this application through the SA Fraud Prevention Service.

(Signatures)
 STANDARD BANK VAB
 TRUSTEES THE BANK OF

- 4.3 You must, at your own cost, ensure compliance with any law relating to the possession, operation, licensing, registration, insurance and/or use of the goods.
- 4.4 You must not allow the goods to be removed from the Republic of South Africa without our prior written consent.
- 4.5 You must, at your expense, ensure that the goods are maintained and serviced in accordance with the manufacturer's specification
- 4.6 All replacement parts and accessories will form part of the goods and become the property of the Bank without payment of any compensation to you.
- 4.7 The Bank, its representatives or agents may at all reasonable times inspect the goods on any premises where they are kept.
- 5 **Loss of or damage to goods**
 - 5.1 If the goods are damaged, destroyed or lost, you must immediately notify us in writing and you must do everything necessary to ensure payment to us of the proceeds under any insurance policy.
 - 5.2 If the goods are damaged and if required by us, you must restore the goods at your cost and continue to meet all obligations to us on or before their due date.
 - 5.3 If the goods are damaged and we, in our sole discretion, determine that the goods are incapable of economic repair, we will be entitled to cancel this Agreement and claim, from you, all outstanding amounts under this Agreement.
 - 5.4 If the goods are lost or destroyed and, where applicable, not recovered by us for any reason whatsoever, the value of the goods will be deemed to be nil and we will be entitled to claim from you all outstanding amounts under this Agreement.
- 6 **Insurance**
 - 6.1 We require you, at all times during the period of this Agreement, to insure the goods which are the subject of this Agreement, for no less than the total of your obligations to us under this Agreement from time to time.
 - 6.2 We may:
 - 6.2.1 propose an insurance company to insure the goods against loss or damage and such other risks (including political riot or civil commotion) as we decide is necessary; and/or
 - 6.2.2 at your request, arrange this insurance on your behalf and, if so, we will provide you with an insurance Disclosure (that is, a disclosure of the cost of the insurance arranged by us and the amount of any fee, commission, remuneration or benefit which we may receive in respect of the insurance policy).
 - 6.3 You may arrange your own insurance cover with an insurer of your choice and, if so, you agree to provide us with the Client Insurance Documentation, that is:
 - 6.3.1 the nomination and authority naming us as the loss payee under the insurance policy up to the settlement value of this Agreement, and requiring the insurer to settle your obligations under this Agreement as a first charge against the policy during the term of this Agreement; and
 - 6.3.2 if required, an authority requiring and permitting us to pay premiums due under an insurance policy on your behalf and to debit you monthly for the premiums.
 - 6.4 We may grant receipts for any money received by us in respect of any insurance claim, settlement or compromise and will use the money in reduction or payment of any amount due to us and/or for the restoration of the goods.
 - 6.5 We may:
 - 6.5.1 pay any premium on any policy of insurance referred to above or on any insurance or assurance policy taken out by you in connection with this Agreement; and
 - 6.5.2 debit your account on a monthly basis in respect of such premiums which will be payable by you on demand and will bear interest at the rate reflected in clause 4 of Part A.
 - 6.6 Nothing in this Agreement will oblige us to take out or pay any premiums on your behalf, if any insurer rejects any insurance claims for any reason, you will have no recourse against us.
- 7 **Interest**
 - 7.1 If a variable interest rate is applicable to this Agreement:
 - 7.1.1 the rate is linked to our prime interest rate or the official rate (whichever is applicable), by a margin related to prime or the official rate (whichever is applicable), that is determined by us and has been disclosed in clause 4 of Part A; and
 - 7.1.2 we may from time to time vary the interest rate applicable to this Agreement if prime or the official rate (whichever is applicable), fluctuates, provided that the new rate does not exceed the legal maximum permissible rate. If we do amend the interest rate, we will advise you in writing within at least 30 (thirty) business days after the change becomes effective.
 - 7.2 Interest will be payable on any amounts, fees or charges that are not paid by you on their payment date, despite any arrangement we have made with you to defer payment of these amounts.
 - 7.3 The interest payable by you is:
 - 7.3.1 calculated on a daily basis on the outstanding balance;
 - 7.3.2 calculated on a 365-day year, irrespective of whether the relevant year is a leap year;
 - 7.3.3 charged periodically in arrears and is due and payable immediately;
 - 7.3.4 debited to your account.
- 8 **Costs, fees and charges**
 - 8.1 We may charge and recover the following fees in respect of this Agreement as set out in Part A provided that the amount of any fee charged and recovered does not exceed the legal maximum permissible:
 - 8.1.1 an initiation fee in respect of the costs of initiating this Agreement. You have the option of paying the initiation fee referred to in clause 2.4 of Part A separately, failing which the fee will be added to the principal debt and capitalised;
 - 8.1.2 a monthly service fee recoverable by us in connection with the routine administration cost of maintaining this Agreement;
 - 8.1.3 where applicable, the cost of any credit insurance provided and for which we pay the premiums on your behalf;
 - 8.1.4 default administration charges to cover administration costs incurred as a result of you defaulting on an obligation under this Agreement; and
 - 8.1.5 collection costs, being amounts that may be charged by us in respect of the enforcement of your monetary obligations under this Agreement, but which does not include default administration charges.
 - 8.2 All costs, charges and fees in respect of this Agreement will be debited to your account on the dates reflected in Part A.
 - 8.3 Where there is a change in the frequency or time for payment of a fee or charge, we will give you written notice of at least 5 (five) business days setting out the particulars of such a change.
 - 8.4 Should we charge a fee in respect of this Agreement which is less than the prescribed legal maximum, then we may at any time increase it by giving you written notice of the increase no later than 5 (five) business days following the date on which the relevant fee changed.
 - 8.5 You must pay to us all applicable fees and charges set out in this clause 8, together with the principal debt and interest on the principal debt as set out in this Agreement.
 - 8.6 We may charge and recover from you interest on and in respect of any unpaid interest, costs, charges and fees referred to in clause 7 above and in this clause 8 at a rate not exceeding the highest interest rate applicable to any part of the principal debt, provided that the amounts that accrue during the time you are in default will not in total exceed the unpaid balance of the principal debt at the time of default.
 - 8.7 You must pay the applicable taxes, financial charges and licence fees due in respect of this Agreement, or the goods or any collateral that are the subject of this Agreement.
- 9 **Payments**
 - 9.1 You must pay, to us, all amounts that are due and payable in terms of this Agreement on or before the payment date without any deduction or demand.
 - 9.2 In the event of an increase in any fee, charge or interest rate, in accordance with this Agreement, you authorise us to increase the repayment amount under your repayment authorisation, to ensure that your indebtedness to us will be repaid within the term of this Agreement.
 - 9.3 All monies paid by you in terms of this Agreement will only be applied to your repayments to reduce the amount you owe under this Agreement.
 - 9.4 We may subsequently adjust debits and credits to your account and account balances, so as to reflect both your and our legal obligations accurately.

16.3.3 in the event of a sub-lease, the name and address of any other person to whom possession of the goods has been transferred; and

16.3.4 your notice address, postal address, telefax number or email address.

The change will be effective on the 10th (tenth) business day after receipt of the notice.

16.4 Any notice:

16.4.1 sent by prepaid registered post will be deemed to have been received on the 5th (fifth) business day after posting; or

16.4.2 sent by ordinary mail will be deemed to have been received on the 7th (seventh) business day after posting; or

16.4.3 delivered by hand will be deemed to have been received on the day of delivery; or

16.4.4 sent by telefax or email will be deemed to have been received on the 1st (first) business day after the date it was sent.

16.5 Notwithstanding anything to the contrary contained in this clause 16, a written notice or communication actually received by you will be an adequate written notice or communication to you even though it was not sent to or delivered to your notice address, postal address, telefax number or email address.

16.6 Where the post office does not effect street deliveries at your notice address, we may send any notices in terms of this Agreement to your post office box number.

17 Cession by the Bank

17.1 We may, without your consent or notice to you, cede all or part of our rights and/or delegate all or any part of our obligations under this Agreement, either absolutely or as collateral security, to any person, even though that cession and/or delegation may result in a splitting of claims against you.

17.2 if the Agreement is sold or ceded, you acknowledge that the servicing and/or administration of such loan may:

17.2.1 be performed by us on behalf of the purchaser/cessionary; or

17.2.2 be contractually managed by a third party on behalf of the purchaser/cessionary; or

17.2.3 be performed by the purchaser/cessionary itself.

These services and administration can include the giving of notices, realisation of any collateral and the recovery of amounts due under this Agreement.

17.3 If this Agreement, or any part thereof, is sold, ceded and/or delegated to any person (the "transferee"), you acknowledge that:

17.3.1 we may elect not to cede or sell our rights under any collateral given directly or indirectly in respect of your obligations under this Agreement ("relevant collateral") to the transferee;

17.3.2 notwithstanding the sale, cession and/or delegation of this Agreement, or any part thereof, to the transferee, the relevant collateral, or any part thereof as the case may be, will continue to cover your indebtedness to us, our successors in title or assigns under the relevant collateral, on the terms set out in the relevant collateral, or any part thereof as the case may be.

17.4 Unless the context indicates otherwise, any reference to us in this Agreement will be deemed to include our cessionary, successor in title or agent.

18 General

18.1 If your due date for any repayment or the charging of interest, costs, fees or charges does not fall on a business day, the item(s) will be processed on the first business day thereafter.

18.2 We will provide you with a statement of account periodically and in the frequency and medium selected by you in the application form for this loan. You may dispute all or part of the statement delivered to you by sending us written notice of your objections

18.3 Where the value of the goods must be determined for any purpose related to this Agreement, you authorize us to appoint a valuator, nominated solely by us, to undertake a valuation of the goods. The value will be net of all costs of transportation, storage, valuation and restoring the goods for the purposes of resale. You agree and undertake to accept such valuation.

Any agreed changes to this Agreement will be made in writing and signed by both you and us in accordance with the Act. We will, no later than 20 (twenty) business days after the date of the agreed change to this Agreement, deliver to you a document reflecting the agreed amendment.

Unless specifically stated and agreed, any amendment to this Agreement will not create a new Agreement.

Any translated version of this Agreement is translated from this English version, and will be provided to you, upon request, for information purposes only. While the translated version of the Agreement describes the rights and obligations contained in this Agreement, please note that this English version of the Agreement signed by you constitutes the legally binding agreement between us. Therefore, any enforcement procedures in respect of the Agreement shall be based on this English version.

This Agreement will be governed by and interpreted in accordance with the laws of the Republic of South Africa.

You agree that if the Magistrate's Court has concurrent jurisdiction with the High Court over any dispute in terms of this Agreement then you consent to the Magistrate's Court having jurisdiction. If, however, the Magistrate's Court does not have concurrent jurisdiction with the High Court and the High Court has exclusive jurisdiction, then you consent to the jurisdiction of the High Court for purposes of any dispute arising out of this Agreement.

Any concessions we may give you will not be seen as a waiver of any of our rights under this Agreement or in any way affect any of our rights against you.

You must tell us immediately if you are placed under an administration order, become insolvent, or have any other form of legal disability.

A certificate signed by any of our managers, whose appointment need not be proved, will on its mere production be sufficient proof of any amount due and/or owing by you in terms of this Agreement, unless the contrary is proved.

If you are a natural person, you may apply to a debt counsellor to be declared over-indebted. Should the debt counsellor determine that you are over-indebted, they may issue a proposal to the Magistrate's Court recommending that it declares one or more of the agreements to be reckless or that your obligations be rearranged.

You have a right to:

18.13.1 resolve a complaint by referring the matter to a dispute resolution agent, the consumer court or the ombud with jurisdiction; and/or

18.13.2 file a complaint with the National Credit Regulator in respect of any alleged contravention of the Act; and/or

18.13.3 make an application to the National Consumer Tribunal ("tribunal") for:

18.13.3.1 an order resolving a dispute over information held by a credit bureau; and/or

18.13.3.2 an order compelling the delivery of a statement of account; and/or

18.13.3.3 review of a statement of account; and/or

18.13.3.4 permission to bring a complaint directly before the tribunal; and/or

18.13.3.5 an order allowing late filing.

The contact details of the above bodies and institutions will be made available to you on request.

18.14 Each term of this loan Agreement is separate from the other. If any term is found to be defective or unenforceable for any reason by any competent court, then the remaining terms will be of and continue with full force and effect.

18.15 This Agreement constitutes the entire Agreement between the parties.

18.16 You should contact us if you need further explanation of anything related to, or referred to in, this Agreement. You may contact us at our email address vat@standardbank.co.za or speak to a consultant on 0800 000 000

Signed at DELMARS on (date) 2007/09/26

For and on behalf of the customer X [Signature], who guarantees his/her/its authority.

Signature of witness X [Signature] Witness full names Collon T Naledi

Signed at 2DE VLOER SIMMONDSSTRAAT 6 JOHANNESBURG on (date) _____ on behalf of the Bank

Bank signature _____

Permission to market products and services

As part of our service, companies in our group may provide you with information on products and services offered by them, that we believe will benefit you. In order to do this these companies will need your details from us. Please let us know if this suits you.

Yes No

We sometimes research our market to help us improve our products and services. The research companies we use follow strict codes of conduct and treat customers' information confidentially. Please let us know if you are willing to be contacted for research purposes.

Yes No

We sometimes tell our customers about other companies' products and services. We do so only if we believe that the information may be of interest to you. Your contact details remain confidential and are not given to these companies unless you indicate that you are interested in the offer. Please let us know if this suits you.

Yes No

If you have failed to indicate your preference or if you do not return this document to us, we will assume that you have replied "yes" to these questions.

Dated 2007/09/26

Signature X [Signature]



The Standard Bank of South Africa Limited (Reg. No. 1992/000734/06) and its branches and subsidiaries (Reg. No. 1992/000734/06) are authorised to do business in terms of the Financial Intelligence Centre Act, No. 38 of 2001.

Part B - Terms and conditions for Vehicle and Asset Finance Instalment Agreement (Direct)

1 Definitions

- "account" means your instalment account opened in our books.
 - "Act" means the National Credit Act No. 34 of 2005, as amended, replaced or re-enacted from time to time;
 - "Agreement" means the quotation/cost of credit read together with these terms and conditions, payment instructions, letters and notices;
 - "authority to release the goods" means the authority signed by you confirming that you have received the goods from the supplier;
 - "Bank", "we", "us" or "our" means The Standard Bank of South Africa Limited (Registration number 1992/000734/06), its successors in title or assigns;
 - "business days" means any days other than a Saturday, Sunday or a public holiday in the Republic of South Africa;
 - "Customer", "you" or "your" means the person described as the Customer in Part A;
 - "goods" means the asset(s) referred to in clause 1 of Part A;
 - "loan" or "loan amount" means the amount we have agreed to lend you in terms of this Agreement;
 - "margin" means the number of percentage points interest charged by us above or below the prime interest rate or the official interest rate, whichever is applicable;
 - "natural person" means a private individual and not a trust with less than three trustees, a company or a partnership;
 - "official rate" means the official rate of interest used in the determination of taxable employment benefits, as prescribed by the Income Tax Act, 1962, as amended, replaced or re-enacted from time to time, being the reference rate in respect of employees of the Bank;
 - "payment date" means the due date for payment and payable as shown on your statement;
 - "prime interest rate" or "prime" means the published annual variable interest rate;
 - "repayment" means any payment made by you to us to reduce or repay the loan;
 - "repayment authorisation" means the method by which you effect the minimum repayments reflected on your statement and includes a debit order; and
 - "supplier" means the party who is supplying the goods to you.
- The singular includes the plural and vice versa and any gender includes the other gender, and, unless specifically stated otherwise, persons include natural and juristic persons.
- The headings are for convenience only and are not to be taken into account for the purposes of interpreting these terms and conditions.

- 2.1.4 insurance of the goods reflected in clause 1 of Part A against loss or damage and such other risks (including political riot or civil commotion), in an amount sufficient to settle the full amount owing to us; and
- 2.1.5 proof of your identity and street address details, as required by the Financial Intelligence Centre Act, No. 38 of 2001, as well as your income tax registration number and the source of income/funds which you expect to use to repay this loan.
- 2.2 The Agreement will also not become effective if you apply for debt review or if you are placed under debt review, as contemplated in the Act, from the date of your acceptance of this Agreement until the date of you complying with clause 2.1 above, and clause 15 of Part A, if applicable.
- 3 Ownership, collection, delivery, risk of and in the goods
 - 3.1 You must:
 - 3.1.1 select the goods from the supplier. We have no knowledge of the purpose for which the goods are to be used; and
 - 3.1.2 at your cost, take delivery of the goods from us or the supplier and must hold the goods on our behalf for the duration of this Agreement. The supplier will not act as our agent except for the purposes of delivery of the goods.
 - 3.2 Prior to signing the authority to release the goods you must, as agent on our behalf:
 - 3.2.1 inspect the goods. The goods must not be defective in any way and must be suitable for the purpose for which they have been acquired; and
 - 3.2.2 accept the goods, by signing the authority to release the goods, so that ownership of the goods will pass to us.
- 3.3 You are not authorised to act as our agent except for the purposes of inspecting the goods and accepting delivery
- 3.4 By signing the authority to release the goods you agree that no warranties or representations have been made or given by us as to the state, condition or fitness of the goods.
- 3.5 The risk in the goods will pass to you on the date on which you sign the authority to release the goods.
- 3.6 We will at all times retain the owner of the goods, until the full amount owing to us has been settled.
- 3.7 You must ensure that the goods are not attached to, or form part of, any other property (movable or immovable) and you undertake, upon request, to obtain a written waiver in this respect from any person from whom we may require such waiver.
- 3.8 If you store the goods on premises that you do not own, you must notify us in writing of the name and address of the landlord or the owner of the premises. You must also inform the landlord or the owner of the premises that we are the owner of the goods.
- 3.9 You may not:
 - 3.9.1 sell, let, part with possession of, or abandon the goods; or
 - 3.9.2 transfer your rights or delegate your obligations under this Agreement unless you have obtained our prior written consent; or
 - 3.9.3 allow the goods to become subject to any lien (a right by a third party to take possession of the goods to satisfy any debt owing to them by you), hypothec (a right by a landlord to take possession of the goods to satisfy any amounts owing to them by you) or attachment by a third party by way of an order of any court.
- 3.10 In the event of a third party attaching the goods as part of any lien, hypothec or any other encumbrance you undertake to immediately obtain release of the goods from this third party.

2 Suspensive conditions

- 2.1 You must comply with the following conditions before this Agreement will become effective and you can use the loan:
 - 2.1.1 payment by you of the deposit referred to in clause 2.3 of Part A;
 - 2.1.2 delivery and acceptance of the goods, as evidenced by an authority to release the goods, within 30 (thirty) days of the date of acceptance of this Agreement by you;
 - 2.1.3 the provision of any collateral required in clause 14 of Part A;
 - 2.1.3.1 If the collateral required includes the registration of a mortgage bond over fixed property, you agree that we reserve the right to withdraw from this Agreement at any time before registration of the mortgage bond if we become aware, by notice in the Government Gazette or otherwise, of a land claim lodged against the property in terms of the Restitution of Land Rights Act No. 22 of 1994. You confirm that to the best of your knowledge and belief, you are not aware of any existing or pending land claim in terms of the Restitution of Land Rights Act No. 22 of 1994 against the property, and you undertake to notify us immediately if you become aware of such a claim;

- 4 Use and maintenance of the goods
 - 4.1 You must take reasonable care when using the goods and not do anything that may prejudice our rights in respect of the goods, including any warranty or guarantee given by the supplier.
 - 4.2 You may not alter or modify the goods without our prior written consent.



The Standard Bank of South Africa Limited (Reg. No. 1992/00570/064) Auteursreël en/of handelsmerk van die
Die Standaard Bank van Suid-Afrika Beperk (Reg. no. 1992/00570/064) Gemagtigde Finansiële diensverskaffer

Insurance Details and Proposals

Branch GAUTENG VERBANTSKAP-SUID Account number 16246527 0001

Customer details

MOSES PHILLEMON SKOSANA ID number 7911145658085
 Date of birth 1977-11-14
 Postal address PO BOX 3481 WITBANK
 Residential address STAND 7879 KENAGUQA EXT 11
 Home telephone number 083 5301376 Work telephone number 013 6554001 Occupation

Goods details

Year 1999 Description OPEL CORSA 1.6 IS Supplier OMARS MOTOR DEN Registration no. GTN899MD
 Chassis number ADHR808JKW0860669 Engine number DC0002255 AFCA
 Value (incl extras) 45000.00 Odo reading Used for business purposes % N

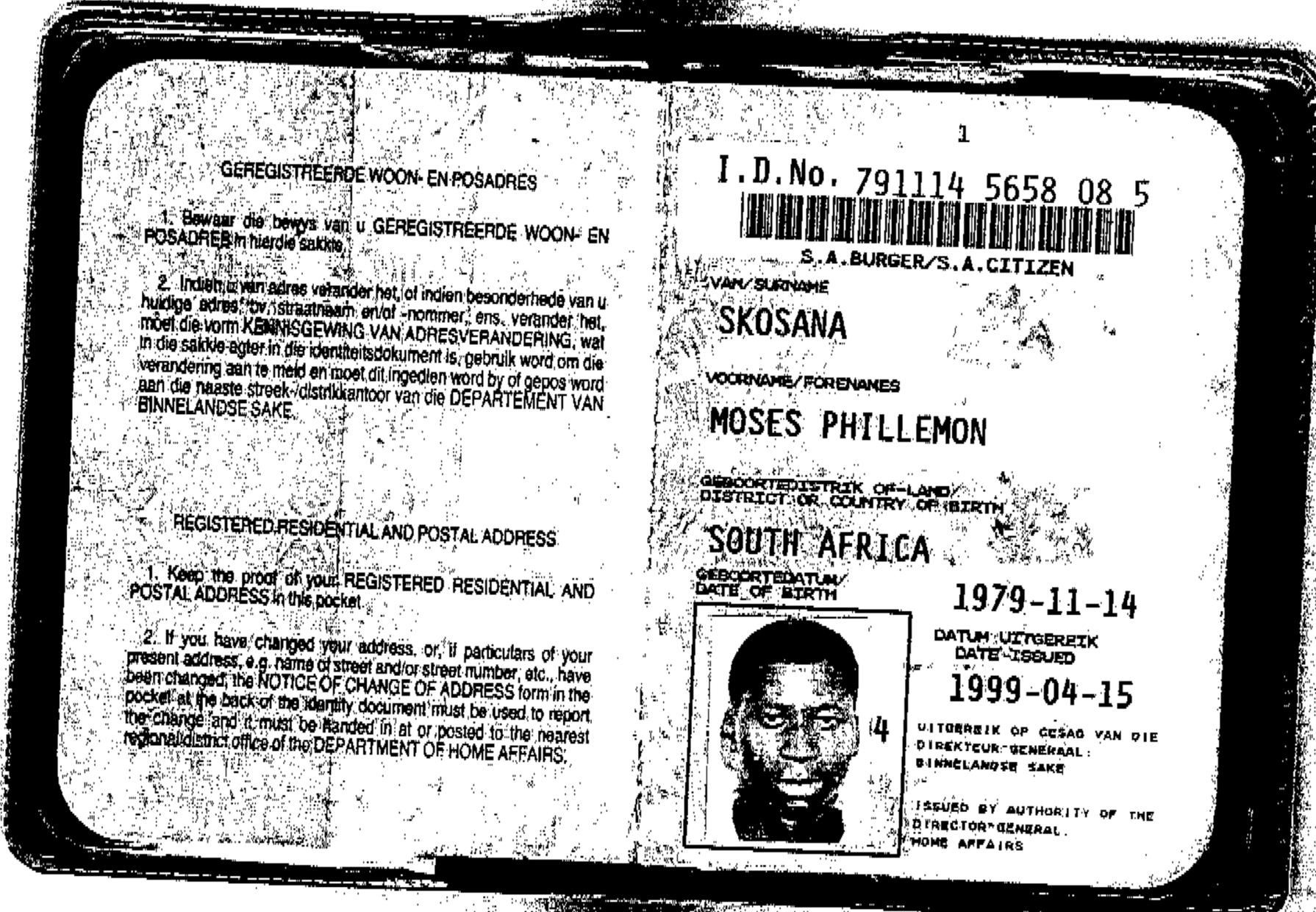
Comprehensive insurance details

Insurer Auto & General Branch _____ Telephone number 011 7100 369
 Broker ARGO Branch _____ Telephone number _____
 Policy number _____ Payment frequency _____ Policy start date _____ Policy expiry date _____

We confirm that the goods are insured in terms of the above insurance policy and agree to keep the goods comprehensively insured at all times.
 We will advise the bank of any change in the insurance cover, and understand that the bank may monitor any changes to my/our insurance cover.

Signature [Signature] Date 2007/09/26

For office only Comp. Insurance confirmed by	Telephone number	Insurance options captured by
--	---------------------	----------------------------------

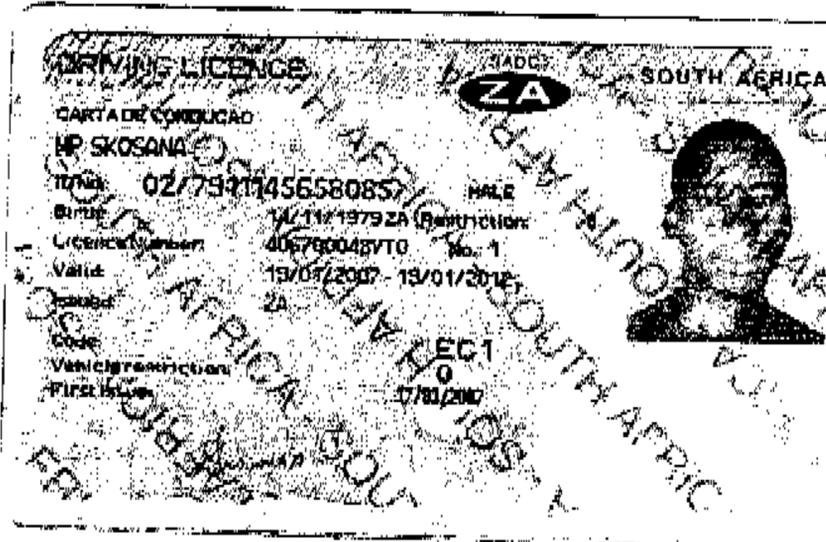


*AS TRUE COPY OF THE ORIGINAL
BY Colleen T Nafed
Id - 8203036776088*

OMAR'S MOTOR DEN
Dwarsfontein — Argent
P.O. Box 1056, Delmas, 2210
Tel: (013) 665-1242 (w/h)
Cell: 082 441 1567
Fax: (013) 665-6798

2007/09/27

EXPIRY Date
2012/01/19



As A TRUE COPY OF THE ORIGINAL
By Colleen T Nafedi
Id. 8203036776088
Nafedi

OMAR'S MOTOR DEN
Dwarsfontein — Argent
P.O. Box 1056, Delmas, 2210
Tel: (013) 665-1242 (w/h)
Cell: 082 441 1657
Fax: (015) 665-6796

Date: 2007/07/27

AUTO & GENERAL

CAR, HOME & BUSINESS INSURANCE

SUMMARY OF COVER

Date: 2007-09-26 Operator Name: MR.L ZIBI
 Commencement Date: 2007-09-26 Operator Telephone Number: (011) 7100360
 Policy Number: 556442931

GENERAL INFORMATION

<p>Insured: MR NP SKOSANA ID No: 7911145658085 Risk Address: 7871 EXT 11 KWAGUQA 1073</p> <p>(H) N/A Telephone No: (W) 013 6554027 (Cell) 0835301376</p> <p>Exposure: NO Cash Back: NO</p>	<p>Broker Name: ARCO INSURANCE BROKERS CC Broker Code: SP0065 <i>By Colleen T Napedi</i> <i>Id: 8203036776088</i> </p> <p style="text-align: center;">OMAR'S MOTOR DEN Dwarsfontein — Argent P.O. Box 1056, Delmas, 2210 Tel: (013) 665-1242 (w/h) Cell: 082 441 1557 Fax: (013) 665 5700</p>
---	---

INSURANCE SUMMARY

2007/09/26

Section	Sum Insured	Excess	Premium												
Household Contents															
Buildings															
All Risks															
Specified															
Unspecified															
Cellphones															
Bicycles															
Glasses & Contact lenses															
Swimming pool & Equipment															
Vehicle(s):															
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Reg. no.</th> <th style="width: 20%;">Cover</th> <th style="width: 15%;">Use</th> <th style="width: 15%;">Sum Insured</th> <th style="width: 15%;">Excess</th> <th style="width: 20%;">Premium</th> </tr> </thead> <tbody> <tr> <td>TBA</td> <td>Comprehensive</td> <td>Private</td> <td>Market Value</td> <td>R4,025</td> <td>R639.87</td> </tr> </tbody> </table>	Reg. no.	Cover	Use	Sum Insured	Excess	Premium	TBA	Comprehensive	Private	Market Value	R4,025	R639.87			
Reg. no.	Cover	Use	Sum Insured	Excess	Premium										
TBA	Comprehensive	Private	Market Value	R4,025	R639.87										
Broker Fee:					R50.00										
TOTAL MONTHLY PAYMENT					R689.87										

www.autogen.co.za

Auto & General Insurance Company Limited
 Auto & General Versekeringsmaatskappy Bpk
 Reg. No. 197301688005

We're looking after you

1ST FLOOR CHERRY LANE OFFICES, CNR MUCKLEBURK & FEHRSEN STREET, NEW MUCKLEBURK, 0181
 Tel: (012) 4523260 PO BOX 2260, BROOKLYN SQUARE, 0075 Fax: (012) 4523261
 Directors: J. Vermaak (Managing), T.J. Creamer, N. England, J. Forsman, R.C.J. Haggiyannos, S. Klitzert, G.L. Kruger, N.S.P. Mew (Non-Executive), S. Phago, A. British

RC1(7)(2005/02)

RC1

Republic of South Africa



Republiek van Suid-Afrika

CERTIFICATE OF REGISTRATION
IN RESPECT OF MOTOR VEHICLE
(National Road Traffic Act, 1996)

SERTIFIKAAT VAN REGISTRASIE
TEN OPSIGTE VAN MOTORVOERTUIG
(Nasionale Padvoorkerswet, 1996)

Registering authority	Delmas	Registrasie-owerheid
Vehicle register number	BLW971K	Voertuigregisternommer
Vehicle identification number (VIN)	ADMRE08JKWU880669	Voertuigidentifikasienommer (VIN)
Engine number	DC0002255	Enjinnommer
Make	Opel	Fabrikaat
Series name	Corsa	Reeksnaam
Vehicle category	Light passenger mv (less than 12 persons)	Voertuigkategorie
Driven	Self-propelled / Selfgedrewe	Aandrywing
Vehicle description	Sedan (open top) / Sedan (oop-kap)	Voertuigbeskrywing
Tare (T): kg	905	Tarra (T): kg
Date of liability for first licensing (Not year model)	1999-04-19	Datum van aanspreeklikheid vir eerste lisensiering (Nie jaarmodel nie)
Vehicle status	Used / Gebruik	Voertuigstatus
Date liable for registration	2007-09-28	Datum aanspreeklik vir registrasie
Last 3 licence numbers (most recent first, if available)	CTN899MP NGF645GP NN36018	Laaste 3 lisensienommers (jongste eerste, indien beskikbaar)
TITLE HOLDER		TITELHOUER
Type of identification	Business reg certif / Besighd reg sertif	Soort identifikasie
Identification number	6200738069003	Identifikasienommer
Country of issue	South Africa / Suid-Afrika	Land van uitreiking
Name	STANDARD BANK OF S. A SPRINGS	Naam
OWNER		EIENAAR
Type of identification	RSA ID document / RSA ID dokument	Soort identifikasie
Identification number	7911145658085	Identifikasienommer
Country of issue	South Africa / Suid-Afrika	Land van uitreiking
Name	SKOSANA MP	Naam
Control number	401700115CP3	Beheernommer
Issue number	01	Uitreikingsnommer
Date of issue	2007-09-28	Datum van uitreiking
Registering authority at which registered	Delmas	Registrasie-owerheid waar geregistreer
RECEIPT		KWITANSIE
Receipt number	40170013H56X	Kwitansienommer
Transaction	Vehicle registration/Voertuigregistrasie	Transaksie
Total amount received	R61.00	Totale bedrag ontvang
Date	2007-09-28	Datum



Received by	BZ MAYISA	Ontvang deur
Method of payment	Cash / Kontant	Metode van betaling
Number		Nommer
4017	2007-09-28 10:04:07	



B736952

Z579

ISSUED WITHOUT ANY ALTERATIONS OR ERASURES

UITGEREIK SONDER ENIGE VERANDERING OF UITKRAPPING