

**VALUE-MET PLAN AUTO LOAN APPLICATION**

1. APPLICATION DETAILS				
<b>APPLICATION DATE</b> (mm/dd/yyyy)	<b>CASH PRICE</b> N\$	<b>REPAYMENT METHOD</b> Auto-debit	<b>VEHICLE CLASSIFICATION</b> <input type="checkbox"/> Brand New <input type="checkbox"/> Used	
Principal Co-Maker	<b>DOWNPAYMENT (30%)</b> N\$ <b>PREMIUM/INSTALLMENTS (P/M)</b> N\$	<b>BILLING REFERENCE</b> <input type="checkbox"/> Home <input type="checkbox"/> Office	<b>VEHICLE USE</b> <input type="checkbox"/> Personal <input type="checkbox"/> Commercial	
<input type="checkbox"/> Individual <input type="checkbox"/> Corporate/ Business	<b>AMOUNT FINANCED</b> N\$ <b>DEPOSIT SAVINGS PLAN</b> N\$	<b>TYPE OF VEHICLE</b> <input type="checkbox"/> Passenger Car <input type="checkbox"/> Sports Utility Vehicle <input type="checkbox"/> Light Commercial Vehicle <input type="checkbox"/> Others		
<input type="checkbox"/> 1st Application <input type="checkbox"/> Repeat Application Number of Repeats: _____	<b>PREFERRED SAVINGS TERM</b> <input type="checkbox"/> 6 Months <input type="checkbox"/> 12 Months <input type="checkbox"/> 24 Months			
<b>BRAND</b>	<b>MAKE/UNIT</b>	<b>YEAR MODEL</b>	<b>DEALER</b>	
2. PERSONAL INFORMATION				
<b>TITLE</b> Mr. Ms. Mrs.	<b>SURNAME</b>	<b>FIRST NAME</b>	<b>MIDDLE NAME</b>	
<b>CIVIL STATUS</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	<b>CITIZENSHIP</b>	<b>GENDER</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>DATE OF BIRTH</b>	<b>PLACE OF BIRTH</b>
	<b>RESIDENTIAL STATUS</b> <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> With Family			
<b>PRESENT ADDRESS</b>				
<b>PERMANENT ADDRESS</b>				
<b>PREVIOUS RESIDENCE</b>				
<b>LANDLINE NUMBER</b>	<b>MOBILE NUMBER</b>	<b>FAX NUMBER</b>	<b>EMAIL ADDRESS</b>	
<b>HIGHEST EDUCATIONAL ATTAINMENT</b> Graduate School College/ University High School Grade School	<b>DEPENDENTS</b>			
	Name	Age	Relationship	
3. WORK/ BUSINESS INFORMATION				
<b>EMPLOYMENT STATUS</b> <input type="checkbox"/> Employed-Private <input type="checkbox"/> Employed-GRN <input type="checkbox"/> Self Employed <input type="checkbox"/> Licensed Professional <input type="checkbox"/> Retired <input type="checkbox"/> Others				
<b>PRESENT EMPLOYER/ BUSINESS NAME</b>				
<b>PRESENT EMPLOYER/ BUSINESS ADDRESS</b>				
<b>ZIP CODE</b>	<b>LANDLINE</b>	<b>FAX NUMBER</b>	<b>POSSITION-TITTLE/RANK</b>	<b>INDUSTRY</b>
<b>BUSINESS EMAIL ADDRESS</b>		<b>YRS. WITH PRESNT EMPLOYER/</b>		
		<b>YRS. OPERATING BUSINESS</b>		
<b>PREVIOUS EMPLOYER/ BUSINESS NAME</b>		<b>YRS. WITH PREVIOUS EMPLOYER</b>	<b>TAX/TIN NUMBER</b>	

4. SPOUSE/ NEXT OF KEEN INFORMATION				
FULL NAMES		CONTACT NUMBER		
CITIZENSHIP		EMAIL ADDRESS		
PRESENT ADDRESS		RELATIONSHIP		
5. FINANCES				
MONTHLY INCOME			MONTHLY EXPENSES	
Source of Income	Principal Borrower	Spouse	Description of Expenses	Amount
Allowances			Rental Expenses	
Commissions/ Bonuses			Household Expenses	
Salary			Education/Tuition Expenses	
Others			Loan & Credit Card Payments	
			Others	
<b>TOTAL MONTHLY INCOME</b>			<b>TOTAL MONTHLY EXPENSES</b>	
6. BANKING DETAILS				
Bank Name	Branch No	Account No	Name of Acc Holder	
Account Type	Branch Name			
7. LOANS REFERENCES				
BANK/ INSTITUTION	TYPE OF LOAN	LOAN AMOUNT	OUTSTANDING BALALNCE	CONTACT NO
8. VEHICLES OWNED				
TYPE	YEAR MODEL	BANK (IF MORTGAGED)		
9. RELATIONSHIP TO VALUEADD MUTUAL HOLDING GROUP PTY AND AFFILIATES				
<p>Are you related to a Director, Officer, or Staff or Owners of Valueadd Mutual Holding Group, and/or any of its affiliates?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please specify the name/s and corresponding relationship/s, such as, but not limited to: (1) spouse, (2) relative by consanguinity (blood relationship) (e.g. children, parents, sibling/s, grandparents, uncle, auntie, or cousin, etc.), (3) relative by affinity (relative by reason of marriage) (e.g. parents-in-law, brother-in-law, cousin-in-law, etc.), or (4) others (e.g. general partner, co-owner of collateral, etc.). Please use a separate sheet if necessary.</p>				
NAME	RELATIONSHIP		POSITION/ AFFILIATION	
10. DATA PRIVACY CONSENT				
<ul style="list-style-type: none"> <li>Acknowledging and exercising my rights under <b>Data Privacy Act</b> and its Implementing Rules and Regulations, I hereby give my consent to Valueadd Mutual Holding Group pty and/or its branches, units, agents, authorized representatives, representative offices, affiliates, subsidiaries, and accredited third-party partners, counterparties, correspondent banks and service providers to process, use and share among themselves the personal information written on the application for auto loan as well as the information obtained in the course of my transactions with their office, its branches or units in relation to my auto loan, or obtained from third parties for purposes of client identification, client risk profiling/assessment, product development and improvement, market research, communications relevant to the life cycle or usage of my auto loan, compliance with <b>FIC rules and regulations, anti-money laundering laws, rules and regulations</b>, and such other purposes as may be allowed or required by law.</li> <li>I also acknowledge that my Personal Data (<i>refers to ALL types of personal information – personal, sensitive and privileged as defined under the <b>Data Privacy Act</b> and its Implementing Rules and Regulations</i>) shall be retained for a period of not less than five (5) years from the time auto loan is cancelled or terminated as required or allowed under applicable laws, rules and regulations, unless a longer period is necessary in view an investigation is being conducted, or a criminal, civil, or administrative case has been filed in a competent judicial or administrative body where I or my account is involved or impleaded as a party to the case or investigation, in which cases, to the extent necessary, my Personal Data shall be preserved beyond the five (5) year period until such time that a final judgment has been reached by the judicial or administrative body.</li> </ul>				

- I likewise hereby give my consent to Valueadd and/or its branches, units, agents, authorized representatives, representative offices, affiliates, subsidiaries, and accredited third-party partners, counterparties, correspondent banks and service providers to offer especially selected products and services to me through mail, email, fax, SMS, or by telephone to ensure that I will have the opportunity to avail of the a wide range of products, services and facilities of Valueadd, its subsidiaries and affiliates, third party partners, counterparties, correspondent banks and service providers.
- The foregoing constitutes my written, express, specific and informed consent for any transfer or disclosure of my name, address, contact details, account balances and numbers and other relevant information by and among Valueadd and/or its branches, units, agents, authorized representatives, representative offices, affiliates, subsidiaries, and accredited third-party partners, counterparties, correspondent banks, service providers, and any government entity exercising executive, legislative, judicial, quasi-judicial, regulatory or administrative functions, such as but not limited to the Bureau of Internal Revenue, the Social Security System and other similar government agencies.
- I/We hereby certify that the information I/we provided herein are true, accurate and complete, and I/we agree to notify/update the Valueadd of any change in the information that I/we supplied in this loan application form.
- I/We hereby authorize the Valueadd, its affiliate(s) and duly authorized representative(s) to: (1) verify any information in this application form and/or the submitted documents; (2) obtain additional information about me/us from other sources, including but not limited to my/our present and/or previous credit transactions/dealings with other institutions/ individuals; (3) conduct an appraisal of the property(ies) to be used as collateral through its duly authorized and accredited appraisers and to directly receive the appraisal results for its exclusive use; and (4) facilitate the processing of my/our loan application.
- I/We hereby acknowledge that Valueadd obtained/verified information relative to my/our application from its sources whether institutions/individuals, and I/we have no objection to, and I/we are ratifying the acts of disclosure of these sources in providing the necessary data or information that would help facilitate the processing of my/our application.
- I/We agree that this application form and the submitted documents are now the Valueadd's property and the same will be used to evaluate whether or not to grant my/our loan application.
- I/We hereby acknowledge and authorize: (1) the regular submission and disclosure of my basic credit data as well as any updates or corrections thereof (as defined under Namibian Act and its implementing Rules and Regulations) to the Credit Information Corporation (CIC); and (2) the sharing of my basic credit data with other lenders authorized by the CIC and credit reporting agencies duly accredited by the CIC.
- Upon acceptance of my/our application, I/we undertake to execute all agreements for the loan and bind myself/ourselves to the terms and conditions of such agreement. Furthermore, I/we agree to be jointly and severally liable for all the charges, fees and expenses incurred or will be incurred by the Valueadd.
- I/We agree and undertake to comply and submit all the loan requirements. In the event of future delinquency, I/we hereby authorize to the Valueadd to report and/or include my/our name/s in the negative listing of any credit bureau or institution.
- I/We authorize the Valueadd to send me/us updates on my/our loan application via SMS/text, email, mail and/or other available means of communication.
- I/We fully understand that any misrepresentation or failure to disclose any information as required herein may be a reason for disapproval or cancellation of my/our loan application. In case my/our loan application is disapproved, I/we hereby understand that Valueadd is not obliged to disclose the reason(s) for such disapproval.
- I/We acknowledge and give my/our consent to, receive notifications, alerts, updates and promotional offers of the Valueadd's products, services and facilities that I/we availed or which may be offered to me/us through the residence address, mobile number and email address that I/we provided herein or which I/we may provide in the future.

<hr style="border: none; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Signature of Borrower</b>	<hr style="border: none; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Date</b>	<hr style="border: none; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Signature of Witness</b>	<hr style="border: none; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Date</b>
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**11. DOCUMENTARY REQUIRED**

**GENERAL REQUIREMENTS**

- 2 x 2 Passport Photos
- 1 x 1 Certified ID Copy / Passport copy (if foreign)
- 3 Months Bank Statement
- Payslip not Older than 3 Months
- Certified Registered Company/ Business Documents if Self Employed
- Certified Certificate of Incorporation if Business
- Valid Quotation of Vehicle from Dealer
- Certified Tax Certificate of Applicant
- Certified Tax Certificate of Business
- Water Bill/ Electricity Bill/ Lease of Agreement (If foreign)

RECEIVED BY	DATE	REMARKS

**DEPOSIT ADDENDUM**

(in respect of vehicle Financing)

**ADDENDUM to Vehicle Loan Agreement**

Between: (Applicant/ Buyer) \_\_\_\_\_

And Valueadd Mutual Holding Group Pty (Creditor/ Financer),  
and Car Dealer; \_\_\_\_\_

in respect of (Vehicle), Name of vehicle \_\_\_\_\_

Year Model; \_\_\_\_\_, Colour; \_\_\_\_\_

Make; \_\_\_\_\_

The buyer, creditor and the dealer understand and acknowledge:

The deposit is to be deposited and saved by the buyer for the period of \_\_\_\_\_ (months) in the account of;  
Car Dealer. The deposit holder has requested to receive all deposit for the vehicle financing agreement, including any  
future to-up deposits related to subsequently executed extension agreements.

The deposit holder will assume full responsibility for the buyer's deposit as per the vehicle financing agreement.

The buyer acknowledges the associated risks and agrees not to hold Valueadd Mutual Holding Group Pty or it's Agents  
liable for any damages resulting from the dealer's failure to refund the deposit for any reason.

**SIGNED by the Buyer**

NOTE: Signature of **SPOUSE** only required where marriage governed by the laws of foreign country or were married in  
community of property

\_\_\_\_\_  
DATE BUYER SIGNATURE "SPOUSE" AS WITNESS

**SIGNED by the Dealer**

\_\_\_\_\_  
DATE DEALER SIGNATURE "SPOUSE" AS WITNESS

**SIGNED by the Creditor**

\_\_\_\_\_  
DATE AUTHORISED PERSON' NAME SIGNATURE

SEAL :