



# APPLICATION TO LEASE (Individual Capacity)

Please return the application form **completed in full**, as well as **copies of all the relevant documentation requested** on page 5 to \_\_\_\_\_ on fax no. \_\_\_\_\_. Should you require more information, contact \_\_\_\_\_ on telephone no. \_\_\_\_\_.

## 1. PERSONAL DETAILS:

Full names and Surnames: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Trading Name: \_\_\_\_\_

Tel. Home: \_\_\_\_\_ Tel. Work: \_\_\_\_\_

Fax: \_\_\_\_\_ Cell: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Postal Address: \_\_\_\_\_ Residential Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### 1.1. Bank Details:

Name of Bank: \_\_\_\_\_

Branch Code: \_\_\_\_\_

Branch Name: \_\_\_\_\_

Account Type (Mark with x):    Cheque: \_\_\_\_\_ Savings: \_\_\_\_\_



**Please attach copy of cancelled cheque (cheque account) and/or copy of bank statement (savings account) for applicable account which will be used for the payment of rentals.**

Account Number: \_\_\_\_\_

Name of Account Holder: \_\_\_\_\_

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

Full names and surname of spouse: \_\_\_\_\_

ID Number: \_\_\_\_\_

**2. PROSPECTIVE TENANT'S CONTACT DETAILS**

**2.1. Decision Maker / Advisor**

Name and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Tel. Home: \_\_\_\_\_ Tel. Work: \_\_\_\_\_

Fax: \_\_\_\_\_ Cell: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Postal Address: \_\_\_\_\_

**2.2. Financial Contact and Statement Address**

Name and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Tel. Home: \_\_\_\_\_ Tel. Work: \_\_\_\_\_

Fax: \_\_\_\_\_ Cell: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Postal Address: \_\_\_\_\_



**3. If you have rented any other premises, please complete the following:**

Managing Company of Previous Premises rented: \_\_\_\_\_

Reason for Relocating / seeking new space: \_\_\_\_\_

**3.1. Person / Tenant Currently occupying Premises ( If applicable):**

Name and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Tel. Home: \_\_\_\_\_ Tel. Work: \_\_\_\_\_

Fax: \_\_\_\_\_ Cell: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Postal Address: \_\_\_\_\_

**4. Other Information**

Building: \_\_\_\_\_

Premises Number: \_\_\_\_\_

Size / area (m<sup>2</sup>): \_\_\_\_\_

Desired Occupation Date: \_\_\_\_\_

Desired Commencement Date: \_\_\_\_\_

Desired Number of Parking Bays (If applicable): \_\_\_\_\_

Desired Type of Parking Bays (If applicable): \_\_\_\_\_



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Indicative Rental (R/m<sup>2</sup>/m): \_\_\_\_\_

Term of Lease: \_\_\_\_\_ Years

Detailed List of Articles to be sold from Premises / Nature of Business to be Conducted from

Premises: \_\_\_\_\_

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Do you currently own a similar business, Yes / No (Please Indicate): \_\_\_\_\_

Name of existing business: \_\_\_\_\_

Address of existing business: \_\_\_\_\_

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If not, do you have any experience of this type of business? (Provide Details)

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## 5. Consent to THE NEW NATIONAL CREDIT ACT [ The "ACT" ]

I, the undersigned, being duly authorised thereto, hereby consent on behalf of \_\_\_\_\_  
(tenant's detail) to the Landlord and/or his agents requesting and attending to any and all information available on any credit bureau regarding the tenant and if applicable any sureties stipulated herein from time to time, in terms of the National Credit Act, Act No. 34 of 2005.

All enquiries will be performed by the following Credit Bureaus:

- Kredit Inform
- ITC
- Experian

## 6. Declaration

I, the undersigned:

- Acknowledge that the Application to Lease as set above is not and will not construe an Offer to Lease;
- Understand that the Application to Lease is merely an indication of our Leasing requirements if and when vacant space become available;
- Understand that the Landlord will rely on the information should an agreement be concluded and warrant that the information contained herein is true and correct.

Signature: \_\_\_\_\_ Name and Surname: \_\_\_\_\_

Date: \_\_\_\_\_ Capacity: \_\_\_\_\_



**NB:**

**Please take note that your application can not be processed if all required fields are not completed and all documentation required as stated on pages 6 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, not older than 3 (three) months ( Water & Electricity, Municipality or Telkom)( to verify Residential Address)
- Cancelld Cheque/Bank Statement

**IF YOU ARE A FOREIGN NATIONAL**

- Passport or certified copy
- SARS documents bearing Income Tax Registration number and the name of the person
- Utility statement / not older than 3 (three) months ( Water & Electricity, Municipality or Telkom)( to verify Residential Address)
- Contact Particulars
- Cancelled Cheque/Bank Statement

## 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 bureaus 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 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 JHI**

### **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) Verify 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.



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

- a) to do an affordability assessment when you apply for credit;
- b) to do an assessment of your propensity to repay your debt, when you apply for credit;
- c) to do a general credit assessment which includes pre-screening for marketing purposes;
- d) an investigation into fraud, corruption or theft by the SAPS or other statutory enforcement agency;
- e) fraud detection and fraud prevention services;
- f) 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;
- g) setting a limit for the provision of a continuous service;
- h) assessing an application for insurance;
- i) verifying qualifications and employment;
- j) considering an application for employment in a position that requires trust and honesty and entails the handling of cash or finances;
- k) 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;
- l) for developing credit scoring models;
- m) for statistical analysis and system testing and evaluations;
- n) Additional uses of data – may vary from subscriber to subscriber.

**3) Sharing your credit information with third parties:**

- a) 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.