

3. PERSONAL INFORMATION (continued)

Country where mail will be delivered (refer to **Table 1**)

If none of the options are applicable, state correct country.

Other _____

Permanent postal address (All correspondence will be posted this address)

City / Suburb

--	--	--	--	--	--	--	--	--	--	--	--

RSA postal code

--	--	--	--

or

Zip code (international)

--	--	--	--	--	--	--	--

Cellphone no (RSA ONLY)

--	--	--	--	--	--	--	--	--	--

Home telephone (code and no)

--	--	--	--	--	--	--	--	--	--	--	--

Fax (code and no)

--	--	--	--	--	--	--	--	--	--	--	--

Work telephone (code and no)

--	--	--	--	--	--	--	--	--	--	--	--

Only if applicant is employed full-time

THE FOLLOWING IS REQUIRED BY CENTRAL GOVERNMENT FOR STATISTICAL PURPOSES

Home language

- Afrikaans IsiXhosa SiSwati
 English IsiZulu Tshivenda
 French Sepedi Xitsonga
 German Sesotho Other
 IsiNdebele Setswana

Marital status

- Never married Civil union
 Married Common law
 Divorced Married ANC
 Widow or widower Married COP
 Separated

What is your current main activity?

- University student
 Currently employed
 Other

Gender

- Male Female

Population group

- Black Coloured Indian White Other

Did any of your family study at UP?

- Mother Father Brother / Sister

A. Why did you choose to apply for studies at UP?

- Was convinced by a marketer of EDUTEL.
 The positive image of UP.
 The quality of programmes.
 Friends convinced me to enrol.
 Saw an advertisement about UP programmes.

B. Do you have the following?

At Home

- Computer
 Printer
 Fax Machine
 Internet Access

At Work

- Computer
 Printer
 Fax Machine
 Internet Access

C. Which social media do you use?

- Facebook SMS
 Twitter None
 WhatsApp Other

If Other, please specify _____

D. Do you own a computer?

- Yes No

If no, ignore the questions below and continue with Question E

Does it have the following?

- CD Rom Microphone
 WebCam Earphones
 Speakers Internet Access

E. I am able to do the following on a computer:

- Type a document in Word
 Save documents in a file
 Create folders to organise my files
 Find documents that I saved previously
 Send e-mail
 Email documents as attachments

F. Do you use the Internet?

- Yes No

If no, ignore the questions below and continue with section 4

How do you access the Internet?

- Private (personal) desktop computer
 Computer at work
 Computer at Internet café
 Laptop / Notebook (Portable computer)
 Tablet computer (e.g. iPad)
 Mobile Phone

How often do you use it?

- Daily
 Monthly
 Weekly
 Never

How much data do you use per month on your phone?

- <500 MB 2 GB
 500 MB I don't use data on phone
 1 GB I do not know

4. EMPLOYMENT INFORMATION - Please mark all the applicable circles:

Are you currently employed as an educator? Yes No

Office use only

If yes, complete the following:

Occupation or position

Department of education (province)

Name of school

Telephone code and number during office hours

Type of institution: Primary school Secondary school Departmental office Other

17739



5. Please indicate your examination centre of preference:

(Refer to Annexure A for the different examination centres and codes.)

	For office use only. <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
Exam Centre Code	Student number								
<input style="width: 50px; height: 20px;" type="text"/>	<input style="width: 200px; height: 20px;" type="text"/>								
Surname	Initials								
<input style="width: 250px; height: 20px;" type="text"/>	<input style="width: 50px; height: 20px;" type="text"/>								

6. PREVIOUS AND CURRENT TERTIARY STUDIES (Degrees and diplomas only)

Attach certified copies of all qualifications obtained (or confirmation letter)

Academic level <input type="radio"/> Baccalaureus <input type="radio"/> Honours <input type="radio"/> Magister <input type="radio"/> Doctorate <input type="radio"/> Diploma	For office use only -Tertiary institution code <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%; text-align: center;">1</td> <td style="width: 12.5%; text-align: center;">0</td> <td style="width: 12.5%; text-align: center;">0</td> <td style="width: 12.5%; text-align: center;">0</td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>	1	0	0	0				
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Degree/Diploma description									
<input style="width: 95%; height: 20px;" type="text"/>									
Type of study	From	To							
<input type="radio"/> Undergraduate <input type="radio"/> Postgraduate	<input style="width: 40px; height: 20px;" type="text"/>	<input style="width: 40px; height: 20px;" type="text"/>							
Status									
<input type="radio"/> Completed <input type="radio"/> Discontinued <input type="radio"/> In progress	Y Y Y Y M M D D	Y Y Y Y M M D D							
Name of tertiary institution									
<input style="width: 95%; height: 20px;" type="text"/>									

Academic level <input type="radio"/> Baccalaureus <input type="radio"/> Honours <input type="radio"/> Magister <input type="radio"/> Doctorate <input type="radio"/> Diploma	For office use only -Tertiary institution code <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%; text-align: center;">1</td> <td style="width: 12.5%; text-align: center;">0</td> <td style="width: 12.5%; text-align: center;">0</td> <td style="width: 12.5%; text-align: center;">0</td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>	1	0	0	0				
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Status									
<input type="radio"/> Completed <input type="radio"/> Discontinued <input type="radio"/> In progress	Y Y Y Y M M D D	Y Y Y Y M M D D							
Name of tertiary institution									
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Status									
<input type="radio"/> Completed <input type="radio"/> Discontinued <input type="radio"/> In progress	Y Y Y Y M M D D	Y Y Y Y M M D D							
Name of tertiary institution									
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Status									
<input type="radio"/> Completed <input type="radio"/> Discontinued <input type="radio"/> In progress	Y Y Y Y M M D D	Y Y Y Y M M D D							
Name of tertiary institution									
<input style="width: 95%; height: 20px;" type="text"/>									

No marks may be made below this line



University of Pretoria

Faculty of Education, Unit for Distance Education

PERSONAL DECLARATION OF RESPONSIBILITY

With regard to all research projects that I conduct in the course of my studies in the Unit for Distance Education at the University of Pretoria:

I declare that I agree with the Research Ethics Committee in the Faculty of Education about the need to –

- Develop among students and researchers a high standard of ethics and ethical practice in the conceptualisation and conduct of educational research;
- Cultivate an ethical consciousness among scholars, especially in research involving human respondents; and
- Promote among researchers a respect for the human rights and dignity of human respondents in the research process.

I am committed to the principles of –

Voluntary participation in research, implying that the participants might withdraw from the research at any time;
informed consent, meaning that research participants must at all times be fully informed about the research process and purposes, and must give consent to their participation in the research;
Safety in participation; in other words, that the human respondents should not be placed at risk or harm of any kind, e.g. research with young children;
Privacy, meaning that the *confidentiality* and *anonymity* of human respondents should be protected at all times, and
Trust, which implies that human respondents will not be subjected to any acts of deception or betrayal in the research process or its published outcomes.

I undertake not to make use of another student's previous work and submit it as my own. I also undertake not to allow anyone to copy my work with the intention of using it as his/her own work. I know that such unacceptable practices are called plagiarism and that the University deals very strictly with such cases and may suspend my studies if I am found guilty of such transgressions.

INVOLVEMENT OF STUDENTS IN OPERATIONAL RESEARCH

The Unit for Distance Education conducts operational research on all aspects of the programs on a continuous basis. This is with the sole aim of improving the service we render to students. Note that some of the results/findings from the research are sometimes presented in conference papers and articles. Participation is voluntary and we will ensure your anonymity.

..... Name and surname Signature Date
..... UP Student number (if available) ID number	

REGISTRATION FOR THE PROGRAMMES:

Students may register at any time during the year. Students must, however, enrol before 1 September in order to write the examination in April of the following year or before 1 March in order to write the examination in October of the same year.

No late registrations will be accepted for a specific examination.

Registration forms **must** be accompanied by **certified copies** of:

1. **Student's identification documents (Two copies)**
2. **Qualifications obtained (or confirmation letter)**
3. **A salary advice not older than two months.** (This only applicable to students applying for a loan through Eduloan.)

CONTRACT

- Use a black pen only and write clearly, using capital letters, inside the blocks.
- All pages of the contract must be fully initialled by all the relevant parties.
- Amendments to the contract must be initialled by all parties.
- Correcting fluid ("Tipp-Ex") may not be used.
- Any reference to "student" in this contract implies and includes the meaning "prospective student".

I (full names and surname of student), _____
 Identity number/Passport number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

declare, agree and undertake towards the University of Pretoria (hereinafter referred to as "the University"), if my registration is accepted by the University:

1. that I shall acquaint myself with the content of all the rules, regulations and admission requirements of the University that are available upon request and that apply to me as prospective student and as student, and to the course or programme for which I am registering, as well as my accommodation in a residence should I take up accommodation in a University residence;
2. that upon registration and for the entire duration of my studies at the University, I legally commit myself to comply with all rules, regulations and admission requirements that are in force, including any amendment thereof or any new rule, regulation or requirement; in respect of which I shall keep myself updated as per clause 1 above;
3. that non-compliance with these rules, regulations and requirements will not only represent a breach of contract towards the University, but may also lead to disciplinary steps, which may include expulsion from the University;
4. that I hereby cede and transfer to the University my rights, title and interest in respect of any intellectual property, in the widest sense of the word, that I may create or formulate either wholly or in part in the course of any study or research whatsoever I undertake or may undertake at the University or develop or may develop with the assistance of University equipment, except where otherwise agreed to in writing, and I undertake to sign any document, whenever necessary, to cede and transfer the rights concerned;
5. that the University is entitled at any time to summarily cancel my registration should I provide false or incorrect information to the University;
6. that the University reserves the right to transfer the offering of the course or program from one campus to another campus;
7. that I shall make prompt payment of all fees payable in respect of my studies, residence and/or associated costs as annually determined by the University;
8. that I shall be held liable for every year that admission is granted to any residence of the University, for the full residence fees for the full academic year, even if I leave the residence during the course of the academic year, unless an approved substitute can be found in consultation with the Client Service Centre of the University;
9. that, in the event of my failure to pay to the University any amount due by me, on time:
 - all outstanding fees owing to the University become due and payable with immediate effect;
 - the University may also claim the following -
 - interest on all payments in arrears calculated as provided for in section 101(1)(d) of the National Credit Act (Act 34 of 2005) at the prime rate, expressed as a percentage per annum, charged by the University's bankers, minus 1 per cent, as determined on 1 February of the applicable year;
 - all applicable debt collection costs, tracing fees as well as legal costs on an attorney-and-client scale.
 - the University may place a defaulting debtor's name on a list of defaulting debtors maintained and published by any credit bureau and report the default to the National Credit Regulator;
 - the University may, as part of the debt collection process, request and obtain relevant information from a credit bureau or any other institution;
10. that the reservation of a place in the residence is subject to the payment of a reservation fee and a breakage deposit, as determined by the University from time to time;
11. that if, for whatever reason, I do not take up the residence accommodation, I shall immediately inform the University in writing and forfeit the reservation fee;
12. that, should an emergency operation or urgent medical treatment be deemed necessary by a medical doctor, the University may at its discretion act in my interest if I cannot take the decision myself, with the understanding that the University will not be liable for any fees payable as a result of such medical treatment;

ALL PARTIES (AND WITNESSES) THAT HAVE SIGNED THIS CONTRACT MUST INITIAL HERE

Student _____	Parent/Guardian _____	Surety _____
Spouse of student (if married in community of property) _____		Spouse of surety (if married in community of property) _____
Witness _____	Witness _____	Witness _____

METHOD OF PAYMENT

In accordance with the National Credit Act, Act no 34 of 2005, the completion of this form is compulsory.

This represents a contractual agreement regarding the payment of your University fees account.

The following arrangements with respect to the payment of fees are available:

Please indicate (X) your choice of option (See A or B). If Option B is chosen, complete the relevant section.

Note: Please sign the form.

Option A:

Payment with the assistance of a loan through Edu-Loan:

Students who are permanently employed and who have an appointment with the Civil Service can apply for a study loan through Eduloan. This study loan is repaid over a MAXIMUM of 24 months by means of a monthly salary deduction.

NOTE: The application form for the loan is part of this Application.

Option B:

Payment of fees through personal financing or other sources of finance:

Although study fees are payable in advance, the following three arrangements for payment are acceptable

Option 1 : Payment of the full course fee in one (1) payment at the time of registration for the programme of the student's choice.

Amount paid: R	Date:
----------------	-------

Option 2 : Two (2) payments (preferably by means of post-dated cheques) as follows:

A first payment at the time of registration. (As applicable) A second payment of the balance within three months of the date of registration.

1 st Payment: R	Date:
2 nd Payment: R	Date:

Option 3 : Six (6) monthly payments as follows:

A first payment at the time of registration. (As applicable)

Five (5) further monthly payments by means of a debit order from the student's bank account, arranged by the student himself/herself. The University of Pretoria must receive a copy of the debit order within one month of the date of registration.

Deposit paid: R	Date:
1 st Payment: R	Date:
2 nd Payment: R	Date:
3 rd Payment: R	Date:
4 th Payment: R	Date:
5 th Payment: R	Date:

NOTE: If a student's fees are not paid according to the above indicated payment plan examination results will not be made available and the University may decide to suspend your registration.

..... Signature Date

..... UP Student number (if available) ID number

For office use only

Agreement countersigned and recorded on behalf of the University : (Signature)

..... (Date)

ANNEXURE A – EXAMINATION CENTRE LIST

CENTRE	CODE	CENTRE	CODE
EASTERN CAPE			
BIZANA	707	BUTTERWORTH	713
CRADOCK	716	EAST LONDON	719
ELLIOT	720	GRAHAMSTOWN	731
KING WILLIAMS TOWN	744	LADYGREY	751
LUSIKISIKI	757	MALUTI (Via Matatiele)	759
MOUNT FLETCHER	764	MOUNT FRERE	765
MTHATHA	803	PORT ELIZABETH	778
QUEENSTOWN	815	STEYNSBURG	796
FREE STATE			
BETHLEHEM	706	BLOEMFONTEIN	708
HARRISMITH	735	KROONSTAD	747
LADYBRAND	750	RIEBEECKSTAD	787
SENEKAL	791	THABA NCHU	703
GAUTENG			
HEIDELBERG	736	JOHANNESBURG	741
PRETORIA	785	VEREENIGING	806
KWAZULU-NATAL			
DURBAN	718	EMPANGENI	722
ESHOWE	724	ESTCOURT	725
GREYTOWN	733	KOKSTAD	746
LADYSMITH (KZN)	752	NEWCASTLE	768
NONGOMA	770	PIETERMARITZBURG	775
PONGOLA	777	PORT SHEPSTONE	781
STANGER	795	UBOMBO (Mkuse)	801
ULUNDI	802	UMZIMKULU	804
VRYHEID	809		
LIMPOPO			
BELA - BELA	810	BOCHUM	709
GIYANI	729	LEBOWA KGOMO	754
LEPHALALE (Ellisras)	721	MAKHADO (Louis Trichardt)	756
MOKOPANE (Potgietersrus)	784	MUSINA	824
PHALABORWA	773	POLOKWANE (Pietersburg)	774
THABAZIMBI	798	THOHOYANDOU	799
TZANEEN	800		
MPUMALANGA			
BADPLAAS	702	BURGERSFORT	711
BUSHBUCKRIDGE	712	ERMELO	723
GROBLERSDAL	734	HAZYVIEW	825
MALELANE	758	NELSPRUIT	767
PIET RETIEF	776	SECUNDA	790
SIYABUSWA	792	STANDERTON	794
WITBANK	812		
NORTHERN CAPE			
COLESBERG	715	KIMBERLEY	743
KURUMAN	748		
NORTH WEST			
DELAREYVILLE	717	KLERKSDORP	745
LICHTENBURG	755	MOROKWENG	762
SCHWEIZER - RENEKE	789	RUSTENBURG (Thlabane)	
VRYBURG	808	ZEERUST	814
WESTERN CAPE			
CAPE TOWN (Stellenbosch)	714	GEORGE	727
WORCESTER	813		

“Pre-Agreement Statement, Quotation and Agreement in terms of Section 92 of the National Credit Act, 34 of 2005:
Edu-Loan (Pty) Ltd (Reg no: 1996/003961/07) (NCR no: NCRCP158) (“Credit Provider”)

EduLoan House, Constantia Park,
Cnr 14th Ave & Hendrik Potgieter Road, Weltevreden Park
PO Box 5287, Weltevreden Park, 1715

Tax Invoice
Vat no: 4550176798
Initiation & admin fee are VAT inclusive

Call Centre: 0860 55 55 44
Fax No: 086 633 3832
086 6333841/3
www.eduloan.co.za

APPLICANT'S DETAILS

A1

Title:		ID No:	
Surname:		Tel (work):	
Name:		Tel (home):	
Physical address: (domicile)		Tel (Payroll officer):	
		Cell:	
Postal address:	Code:	Employer:	
		Occupation:	Years in service: <input type="text"/>
Email address:	Code:	Income Status:	Permanent <input type="checkbox"/> Contract worker <input type="checkbox"/> Temporary <input type="checkbox"/>
		Employee No:	

Race (Research and Reporting on Statistics): Black Asian Coloured White

Gender: Female Male

Marital status: Married Single COP Divorced ANC Widowed

No. of Dependents:

STUDENT'S DETAILS

A2

Title:		Course Faculty:	
Surname:		University or Institution:	
Full names:		Course studying:	
ID No:		Year of Study:	1 2 3 4+
Student No:		Course type:	Certificate/Diploma <input type="checkbox"/> Undergraduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other <input type="checkbox"/>
Email address:			
Tel (work):			
Cell:			

APPLICANT'S INCOME INFORMATION

A3

Monthly gross salary (i.e. before company deductions and other company contributions) R		COMMENTS RELATING TO INCOME
Net monthly company salary (cash salary) (i.e. after company deductions and tax) R		
Other income (i.e. maintenance, pensions, rental income, etc.) R		
Total monthly expenses (i.e. food, clothes, insurance, housing etc.) R		
Other monthly debt repayments (i.e. home loan, car loan, other loans) R		
Disposable (Net) income R		

PAYMENT HISTORY

Are you currently under or have you applied for debt review, sequestration, liquidation or administration? Yes No.

If married in community of property, is your spouse currently under or has applied for debt review, sequestration, liquidation or administration. Yes No.

QUOTATION:

A4

<input type="checkbox"/> Study Loan	<input type="checkbox"/> International Study Loan (refer to Point 11 on the T&Cs).	Loan amount:	R	
<input type="checkbox"/> Book Loan	<input type="checkbox"/> Laptop/Tablet	Interest:	R	
<input type="checkbox"/> Accommodation Loan	<input type="checkbox"/> Other	Initiation fee (included in instalment; incl. VAT):	R	
Payment of the loan amount and foreign transfer payment is made directly by the Credit Provider to the Service Provider. If the Student cancels his/her studies at the Service Provider, any credit on the Student's account will be credited to EduLoan's account to offset administration costs incurred.		Total monthly service fees (included in instalment; incl. VAT):	R	
		Total amount repayable:	R	
		Number of instalments (months):	R	
		Monthly instalment:	R	
		Annual Effective Rate:		%

PAYMENT OR DEBIT ORDER INFORMATION

The Parties agree that the Credit Provider will advance the Loan Amount to the Applicant and pay it to the above Educational Institution for the above student. The Applicant undertakes to repay the Total Amount in the number of monthly instalments as detailed above in terms of the authority below. The Applicant hereby authorises his/her Employer specified above to deduct the monthly instalments from his/her salary. Any charges levied by the Employer to effect the salary deduction will be for the account of the Applicant and the Employer will recover the costs directly from the Applicant's salary. If this salary deduction is deducted through inter alia Persal/Persol/SASSA system, the deduction will be administered by the Credit Provider on behalf of the Educational Institution indicated above. If the Credit Provider does not have a deduction agreement with the Applicant's Employer or if a salary deduction can not be executed, the Applicant authorises the Credit Provider to deduct the monthly instalments from the following bank account via a debit order. All debit order deductions will be aligned to the payment date of the salary of the applicant, should this date change and the Credit Provider becomes aware of this - the Credit Provider has the right to adjust the payment accordingly. Date of first deduction will be communicated to Applicant via SMS.

A5

Name of the account holder:		Bank:	
Branch code:		Account No:	
Type of account:		Salary Day:	

COMMUNICATION OPTIONS (Applicant preferences)

A6

BUSINESS COMMUNICATION. Preferred method of communication: <input type="checkbox"/> Mobile <input type="checkbox"/> SMS <input type="checkbox"/> Email <input type="checkbox"/> Direct Mail	STANDARD MARKETING COMMUNICATIONS. The Applicant opts to be included in the Credit Provider's distribution of marketing material. <input type="checkbox"/> Yes <input type="checkbox"/> No
Would you like communication in future if EduLoan offers insurance and savings related products? <input type="checkbox"/> Yes <input type="checkbox"/> No	Where did you hear about us:

By signing this the Applicant confirms acceptance of the quotation and that a binding agreement is concluded on the above Terms and Conditions read with Part B hereof, the contents of which are deemed to be incorporated herein, unless the Credit Provider rejects the application, in which case the Applicant will be advised accordingly in writing or electronically. The loan will only be made available to the Applicant subject to the Credit Provider undertaking an assessment and being satisfied that the Applicant can afford the loan. Call 0860 55 55 44 for assistance in completing this form

OFFICE USE ONLY

Signature of Credit Provider Representative	Date:
Commission agent code:	
Agent's Name:	ID:

Applicant	Spouse (if married in Community Of Property to Applicant)	Witness 1	Witness 2
D D / M M / Y Y	D D / M M / Y Y	D D / M M / Y Y	D D / M M / Y Y

ANNEXURE: TERMS AND CONDITIONS

PART B

Version 5.00 – Valid from 10/2015

1. **THE EDUCATIONAL LOAN AGREEMENT ("the Loan Agreement")**
 - 1.1 The Loan Agreement consists of Part A, being the quotation, pre-agreement statement and repayment schedule as well as this Part B, being the terms and conditions, once signed by the Parties, and it is the only recordal of the issues addressed herein.
 - 1.2 The Loan Agreement is entered into by and between Eduloan (Pty) Ltd ("the Credit Provider") and the Applicant detailed in Part A.
 - 1.3 The Credit Provider is registered in terms of the National Credit Act No. 34 of 2005 ("National Credit Act") under number NCRCP158.
 - 1.4 The Applicant understands that the terms and conditions applicable to the Loan Agreement will at all times be subject to the provisions of the National Credit Act.
 - 1.5 "Prime rate" means the publicly quoted variable annual rate of interest as charged by the bankers of the Credit Provider and as certified by the auditors of the Credit Provider, whose appointment it shall not be necessary to prove. Details of such bankers will be provided to the Applicant when so requested in writing.
 - 1.6 Applicant means the person whose details are reflected on the Application form (Part A) whether captured on paper, or via electronic means such as voice recordings, computer generated and captured data or similar means.
2. **PAYMENTS**
 - 2.1 The repayment schedule contained in A4 of Part A sets out the information relating to the credit extended.
 - 2.2 The Applicant must make consecutive monthly payments to the Credit Provider that are due and payable in terms of this Loan Agreement on or before the payment date without any deductions or demand.
 - 2.3 Eduloan may extend the loan term by giving notice to the applicant.
 - 2.4 The Credit Provider will credit each payment made under the Loan Agreement to the Applicant's account on the date of receipt of the payment as follows:
 - 2.4.1 firstly, to satisfy any due or unpaid interest charges;
 - 2.4.2 secondly, to satisfy any due or unpaid fees or charges;
 - 2.4.3 thirdly, to reduce the amount of the principal debt.
 - 2.5 The Credit Provider will make the payment of the Loan Amount, as set out in A4 of Part A to the Service Provider, and as directed by the Applicant. "Service Provider" refers to the Educational Institution, Eduxtras Debit Card or any other third party that provides services or goods related to and for an educational purpose and as approved by the Credit Provider.
 - 2.6 The Educational institutions will not be permitted to refund any of the funds paid to it by the Credit Provider to the student or the Applicant. The unused funds will be transferred back to the Credit Provider and credited against the Applicant's account. The Credit Provider will thereafter refund the Applicant into the bank account provided for in A5 of Part A or if amended into the latest bank account provided to the Credit Provider in writing, if such refund is due to the Applicant.
 - 2.7 The Applicant may also make additional payments to settle the Loan Agreement or monthly payments earlier without any notice to the Credit Provider.
 - 2.8 The Applicant undertakes to inform the Credit Provider in writing of any changes related to his/her payment method and/or his/her employment status.
 - 2.9 All debit order deductions will be aligned to the payment date of the salary of the applicant, should this date change and the Credit provider becomes aware of this - the credit provider has the right to adjust the payment date accordingly.
3. **COSTS, FEES AND CHARGES**
 - 3.1 The interest and fees on amounts in arrears will be the same as the interest rate and fees charged in respect of the Loan Agreement.
 - 3.2 The Credit Provider may charge and recover the following fees in respect of the Loan Agreement provided that these fees do not exceed the prescribed legal maximum in terms of the National Credit Act:
 - 3.2.1 An initiation fee in respect of the costs of initiating the Loan Agreement and which will be levied on the date the Loan Agreement is signed, which fee the Applicant has elected to form part of the loan amount. Should the applicant wish to pay the initiation fee, kindly call 0860 55 55 44 for assistance. The Credit Provider will at its election, be entitled but not obliged to levy interest on the initiation fee;
 - 3.2.2 A monthly service fee recoverable by the Credit Provider in connection with the routine administration cost of maintaining the Loan Agreement will be levied at the end of each month to which it relates;
 - 3.2.3 Default administration charges to cover administration costs incurred as a result of the Applicant defaulting on obligations under the Loan Agreement;
 - 3.2.4 Collection costs, being amounts that may be charged by the Credit Provider in respect of the enforcement of the Applicant's monetary obligations under the Loan Agreement not exceeding the maximum amount determined by the National Credit Act, and does not include default administration charges.
 - 3.3 The interest rate applicable to all agreements excluding laptop finance is fixed for the period of the Loan Agreement provided that it does not exceed the prescribed legal maximum in terms of the NCA. The interest is calculated on a daily basis on the outstanding balance, starting from the date of approval of the Loan Agreement which will be communicated by sms to the Applicant, over a period of a 365-day year, which is charged monthly in arrears and is due and payable immediately and is debited to the Applicant's account on the last day of each month.
 - 3.4 The interest rate applicable to laptop finance is linked to the Prime rate for the period of the Loan Agreement provided that it does not exceed the prescribed legal maximum in terms of the National Credit Act. The interest is calculated on a daily basis on the outstanding balance, over a period of a 365-day year, which is charged at the end of the month on a monthly basis in arrears and is due and payable immediately and is debited to the Applicant's account on the last day of each month.
4. **EARLY SETTLEMENT AND ACCOUNT TERMINATION BY Applicant**
 - 4.1 The Applicant understands that he/she may at any time terminate the Loan Agreement by paying the settlement amount owed to the Credit Provider.
 - 4.2 Should the Applicant decide to settle or terminate the Loan Agreement, a request for a settlement amount may be made to the Credit Provider at the contact number 0860 55 55 44. The settlement amount provided by the Credit Provider shall be the total of the unpaid balance of the principle debt, the unpaid interest charges and all other fees and charges up to the settlement date, and further, will be valid for the period stated on the settlement letter provided to the Applicant.
 - 4.3 Take note that the cancellation of the salary deduction instruction, due to the early settlement and/or additional payments made on the account before the date of the last instalment agreed to by the Parties, may take up to 2 (two) months. However, any instalment received by the Credit Provider during this period after the loan has been settled in full will be refunded to the Applicant if due to him/her.
 - 4.4 Notwithstanding the provisions of 4.1 and 4.2 above, in order to validly cancel the loan application the Applicant must cancel directly with the Educational Institution as well as with the Credit Provider by providing a written notice of cancellation and/or termination.
 - 4.5 Should cancellation or termination of the loan take place after the funds have been paid over to the Educational Institution, whether or not a confirmation slip has been issued, the Applicant will be liable to pay over the funds to Eduloan.
5. **STATEMENTS**
 - 5.1 The Applicant requests that the Credit Provider issues statements of account ("statement") at three-month intervals.
 - 5.2 The Credit provider will make available to the Applicant a statement on any existing loan, setting out all charges levied, all payments received and the balance outstanding. This statement of account can be viewed and printed from the www.myeduloan.co.za after registering as a user.
 - 5.3 The Applicant may dispute all or part of the statement provided for by sending the Credit Provider a written notice to this effect.
6. **DEFAULT AND DEFAULT ADMINISTRATION COSTS**
 - 6.1 Default in terms of this Loan Agreement occurs if:
 - 6.1.1 The Applicant fails to make payments that are due in terms of the Loan Agreement;
 - 6.1.2 The Applicant fails to comply with the terms and conditions of the Loan Agreement;
 - 6.1.3 An administration order in respect of the Applicant or his surety is issued;
 - 6.1.4 A judgment is granted against the Applicant and same is not settled or rescinded within 30 (thirty) days from the date thereof;
 - 6.1.5 The Applicant furnishes any incorrect and/or untrue information regarding himself and/or his financial position to the Credit Provider;
 - 6.1.6 The Applicant does anything and/or allows anything which has a negative effect on the rights of the Credit Provider.
 - 6.2 A NAEDO (Non-Authenticated Early Debit Order) tracker will be placed on the applicant's/client's account in the event there is any money in arrears and the applicant authorises the Credit Provider to collect the amount in arrears by way of a NAEDO debit order.
 - 6.3 In the event that the Applicant defaults, the following process will be followed by the Credit Provider:
 - 6.3.1 Provide the Applicant with written notice of such default demanding that the Applicant rectify the default; and
 - 6.3.2 Advise him/her that he/she may refer this Loan Agreement to a debt counselor and an alternative dispute resolution, consumer court or, if applicable, an ombud with jurisdiction;
 - 6.3.3 The Credit Provider may require payment by the Applicant of default administration charges in respect of each letter necessarily written in terms of Part C of Chapter 6 of the National Credit Act. Such payment may not exceed the amount payable in respect of a registered letter of demand in undefended action in terms of the Magistrates' Courts Act, 1944 in addition to any reasonable and necessary expenses incurred to deliver such letter. In addition, and if applicable, the Credit Provider may charge collection costs which may not exceed the costs incurred by the Credit Provider in collecting the debt -
 - (a) to the extent limited by Part C of Chapter 6 of the National Credit Act, and
 - (b) in terms of - (i) the Supreme Court Act, 1959, (ii) the Magistrates' Court Act, 1944, (iii) the Attorneys Act, 1979; or (iv) the Debt Collector's Act, 1998, whichever is applicable to the enforcement of the Loan Agreement;
 - 6.3.4 The Credit Provider may approach the court for an order to enforce the Loan Agreement only if, at that time, the Applicant is in default and has been in default under the Loan Agreement for at least 20 (twenty) business days and— (a) at least 10 (ten) business days have elapsed since the Credit Provider delivered a notice to the Applicant as contemplated in section 86(9), or section 129(1) of the National Credit Act, as the case may be;
 - (b) in the case of a notice contemplated in section 129(1), the Applicant has—
 - (i) not responded to that notice; or
 - (ii) responded to the notice by rejecting the Credit Provider's proposals;

Initial:

Applicant	Spouse

- 6.3.5 The Credit Provider will provide the Applicant at least 20 (twenty) business days' notice of its intention to list the Applicant for the default at the Credit Bureaus;
- 6.3.6 List the Applicant at the Credit Bureaus for default if the Applicant does not procure payment due to the Credit Provider within the 20 (twenty) business days' notice. The Credit Bureau provides a credit profile and possibly a credit score on the credit worthiness of the person subject to the record that can be affected due to the adverse information and default listing;
- 6.3.7 Request the Service Provider, if legally possible and at the sole and absolute discretion of the Credit Provider, to withhold the academic results of the student in terms of the agreement between the Credit Provider and the Service Provider.
- 6.4 In the event of such default the Credit Provider will be entitled at its own and absolute discretion and after consultation, to extend the repayment period agreed to in Part A for a required period of months needed to repay the loan in full not allowing the installment to exceed the installment agreed to in Part A except where the installment due is less than agreed to.
- 6.5 The interest is calculated and charged as more fully detailed in 3.3. and 3.4 above and is debited to the Applicant's account as agreed in A4 and A5 of Part A.

7. ACCOUNT TERMINATION BY CREDIT PROVIDER

In the event of a default as mentioned in 6, the Credit Provider may terminate the Loan Agreement according to the provisions of the National Credit Act.

8. ADDRESSES FOR RECEIVING OF DOCUMENTS

- 8.1 The Applicant chooses the physical address as provided in Part A, for the serving of legal notices. The postal address will be used for the sending of other notices and documentation, for example the statement of account if no email address has been provided by the Applicant in Part A of the Loan Agreement.
- 8.2 The Credit Provider chooses its physical address as set out in Part A of the Loan Agreement for the serving of legal notices and other documentation or the Applicant may forward such documentation to legal@edulooan.co.za or fax it to 086 632 4445.
- 8.3 Both parties agree to inform the other of the change of the notice address, postal address, telefax number or email address as soon as possible after any such change. The change will be effective on the 5th (fifth) business day after receipt of such notice.
- 8.4 The parties agree that the notice will only be valid if it is in writing and sent to the address as stipulated in Part A of the Loan Agreement.

9. INFORMATION DISCLOSURE

- 9.1 The Credit Provider shall not disclose any confidential information obtained in the course of Loan Agreement to outside third parties unless obliged to do so by law or a court order or where consent has been provided in terms of these terms and conditions and as recorded in this Part B of the Loan Agreement.
- 9.2 By entering into the Loan Agreement the Applicant acknowledges, agrees and/or condones that the Credit Provider may provide to any of the Credit Bureaus listed in 9.6 below, any adverse information in the format prescribed by such Credit Bureaus and provided for by the National Credit Act. Such Credit Bureaus provides a credit profile and possibly a credit score on the credit worthiness of the person subject to the record.
- 9.3 The Applicant consents to the Credit Provider forwarding, at its sole and absolute discretion, adverse information relating to the loan to the Service Provider and, without limiting the foregoing, in the event of default or if the Student and/or the Applicant is reasonably believed to have fraud.
- 9.4 The Credit Provider may provide details to the South African Fraud Prevention Services ("SAFPS") of any conduct on the Applicant's account or Loan Agreement that gives the Credit Provider reasonable cause to suspect that the conduct is of a fraudulent nature.
- 9.5 By entering into this Loan agreement the Applicant's Business and Applicant consents and/or ratifies to the Credit Provider obtaining from the Credit Bureau and/or National Loan Register the Applicant's or Business credit record and payment history and, without derogating from the foregoing, that the Credit Provider can resile from this Loan Agreement immediately on receipt of any information that the Applicant has failed his/her affordability test as prescribed by the National Credit Act.
- 9.6 The Applicant has the right to contact the Credit Bureau with the following contact details to have the Applicant's record disclosed and to request the correction of inaccurate information:

Expert Decision Systems XDS Telephone: 011 645 9100 E-mail: info@xds.co.za	TransUnion Credit Telephone: 011 214 6000 E-mail: Disputeinfo@transunion.co.za	Experian Credit Bureau Telephone: 0861 105 665 E-mail: info@experian.co.za	Compuscan Telephone: 021 888 6000 E-mail: info@compuscan.co.za
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10. DISPUTE RESOLUTION

- 10.1 The Applicant agrees that in the event of any dispute or complaint he/she will inform the Credit Provider thereof in writing in order to resolve the issue at hand. The Applicant may forward the notice to legal@edulooan.co.za or fax it to 086 632 4445.
- 10.2 In terms of the National Credit Act the Applicant may also attempt to resolve any complaint or dispute regarding the Loan Agreement by:
 - 10.2.1 alternative dispute resolution;
 - 10.2.2 referring the complaint or dispute to the National Credit Regulator established in terms of the National Credit Act; or
 - 10.2.3 by making an application to the National Consumer Tribunal established in terms of the National Credit Act.
- 10.3 The National Credit Regulator may be contacted on 0860 627 627 / info@NCR.org.za and the National Consumer Tribunal may be contacted at 012 663 5615/ 0860 627 627.

11. PAYMENTS TO INTERNATIONAL EDUCATIONAL INSTITUTIONS

- 11.1 The Credit Provider will finance South African students studying abroad as well as foreign students studying in the designated country or abroad. The Applicant must, however, be in South Africa.
- 11.2 The Credit Provider will make all payments in the South African Rand currency and in terms of the South African Banking and payment system. For avoidance of doubt, the monies stipulated in the loan application will be paid in South African Rands directly to the International Educational institution. In the event of a shortfall in the fees due to currency fluctuations or foreign exchange, the Applicant will be liable to pay the International Educational institution the outstanding amounts.
- 11.3 The Applicant will be responsible for all bank charges.
- 11.4 Loan payments will take up to 45 days from date of approval to be paid into the International Educational Institution account.
- 11.5 The Credit Provider may at anytime offset exchange rate fluctuations for payments to International Educational Institutions.

12. GENERAL

- 12.1 No addition to, variation, or agreed cancellation of this Part B shall be of any force or effect unless recorded in a written document and signed by or on behalf of the duly authorised representatives of both parties. For the purposes of this clause, a "written document" shall exclude any written document that is in the form, either wholly or partly, of a data message as defined in the Electronic Communications and Transactions Act 25 of 2002, and "signed" shall mean a signature executed by hand with a pen and without any electronic process or intervention.
- 12.2 The Loan Agreement will be governed by the Laws of the Republic of South Africa.
- 12.3 A translated version of the Loan Agreement will be provided to the Applicant upon request. Should any ambiguities occur in the translated version of the terms and conditions, the English version will get preference.
- 12.4 The Applicant may apply to a debt counsellor to be declared over-indebted by following the following procedures, but not after the Credit Provider has started legal action in terms of 6.3 above:
 - 12.4.1 Inform the Credit Provider of the Applicant's intention of initiating the debt counseling process by contacting the Eduloan call centre at 0860 55 55 44;
 - 12.4.2 The Applicant must visit any debt counsellor of his/her choice and provide the debt counsellor with his/her income and expense information;
 - 12.4.3 Should the debt counsellor determine that the Applicant is over-indebted, they may issue a proposal to the Magistrate's Court recommending that it declares one or more of the Applicant's agreements to be reckless or that the obligations of the Applicant be rearranged;
 - 12.4.4 The debt counsellor will guide the Applicant through the process of debt counseling.
- 12.5 If at any time, any of the terms or conditions is found to be illegal, unenforceable or invalid in whole or in part, then the remaining portion of such terms and conditions will remain binding and in full force and effect.
- 12.6 In the event that the student cancels his/her studies, and a credit amount reflects on his/her student account at the Service Provider as a result of such cancellation, the amount will be credited to the Credit Provider account. The same will be applicable when the Credit Provider makes a payment of a loan amount that is in excess of the amount due to the Service Provider.
- 12.7 In the event of death or retrenchment of the Applicant, the outstanding balance will be regarded as being repaid in full, provided that no amounts payable and due at that stage are in arrears.
- 12.8 Any commission to be paid to an agent for assisting with the completion of the agreement will have no influence on the Applicant's cost of credit and will be the same as an agreement where no agent has assisted the Applicant.
- 12.9 To the maximum extent permitted by law, the Applicant hereby agrees that the Credit Provider may, without further notice to the Applicant, cede all or part of the Credit Provider's rights and/or delegate all or any part of the Credit Provider's obligations under this Agreement, either absolutely or as collateral to any person, Third Party or Credit Provider, even if such cession or assignment by the Credit Provider results in ceding its Loan Book to a Third Party or Credit Provider.
The Applicant may not transfer his/her rights or delegate his/her obligations under this Agreement unless written consent from the Credit Provider is obtained.

13. DECLARATION

- The Applicant:
- 13.1 Confirms that he/she applied for a loan with the Credit Provider and that the information furnished therein is to his/her knowledge and belief, true and correct and that no information required for evaluating the Loan/credit application has been omitted and acknowledges that subject to the correctness thereof, if approved, the application will constitute a binding Loan Agreement;
 - 13.2 Confirms that the Applicant and Student understands that the Credit Provider will take legal action against any person who commits any act that can be defined as fraudulent. The Credit Provider will be entitled, without limitation, to open a case of fraud against the perpetrator and will forward such details to the Service Provider which will further be entitled to take any action it deems fit;
 - 13.3 Understands that the Credit Provider is not an agent or representative of the Service Provider except for the purpose of administering the Persal and/or Persol code and/or the SASSA system as agreed between the Credit Provider and the Service Provider and cannot be held responsible if the Service Provider fails to deliver educational services to the Student;
 - 13.4 Declares that by signing this Loan Agreement, he/she acknowledges that he/she fully understands the risks, costs and obligations associated with entering into the Loan Agreement, can afford it and that such portion of the Loan Agreement that required explanation has been fully explained to his/her satisfaction.

14. WAIVER

- 14.1 The Applicant has the right to a 5 day's cooling off from the date of entering into this agreement. The Applicant may however waive this right by initialing in the relevant box provided.

SIGNED AT _____ ON THIS ____ DAY OF _____

Applicant

Spouse (if married in Community Of Property to Applicant)

Witness

Witness



TERMS AND CONDITIONS APPLICABLE TO LOAN WITH EDULOAN

1. The student acknowledges that he/she is a registered student of the University of Pretoria ("UP"). The student has registered at the UP in terms of a separate agreement between the UP and the student ("study agreement") that is herein incorporated by reference.
2. In terms of the study agreement, the student owes the UP tuition and registration fees.
3. The said tuition and registration fees were paid to the UP on behalf of the student by Edu-Loan (Pty) Ltd ("EduLoan"). The student agrees that he/she is obliged to repay to EduLoan an amount of money as set out in the loan agreement with EduLoan.
4. The student wishes to repay the said amount by way of salary deductions from his/her salary.
5. Persal administers salary deductions of the nature referred to in paragraph 4.
6. Persal has granted the UP the right to effect salary deductions as set out in paragraph 4.
7. In terms of an agreement between the UP and EduLoan, the UP will collect the payments as set out in paragraphs 3 and 4 and transfer the payments to EduLoan within 24 hours or within a reasonable time to such collection.
8. The student grants his/her permission for the UP to collect the payments through Persal as set out in paragraph 7 and to transfer the payments to EduLoan.
9. If the student allows the Persal deduction to be cancelled or if the Persal deduction is cancelled for whatever reason, the student is obliged to make alternative payment arrangements with EduLoan within 7 (Seven) days. In the event that no alternative payment arrangements are made or if the alternative payment arrangements proposed by a student are not acceptable to EduLoan, the UP will be entitled to suspend the student's registration and withhold his/her academic results.
10. The student accepts the rules and regulations of the UP regarding his/her registration at the UP and accepts that it is his/her responsibility to familiarise himself/herself with all the relevant rules and regulations pertaining inter alia to academic and administrative requirements.
11. It is the responsibility of the student to ensure that the UP is provided with the original or certified copies of any required documentation inter alia identification books, matriculation certificate or other relevant certificates.
12. The UP will not accept liability for the proper carriage and receipt of study material and assignments.
13. While the UP will, where applicable, provide examination facilities, it is incumbent on the student to familiarise himself/herself with any examination entry requirements, times and venues.
14. The student hereby declares and/or accepts that:
 - 14.1. If the UP and/or EduLoan has to institute legal proceedings as a result of the student's failure to adhere to these terms and conditions, then he/she will be liable for costs of an attorney and own client basis, which costs may include tracing fees, collection commission, bank charges and VAT (where applicable).
 - 14.2. The address set out in this document is his/her chosen domicilium citandi et executandi for the service legal processes and may only be changed after giving EduLoan written notice by registered post of such change.
 - 14.3. All overdue amounts owed to EduLoan, including legal costs, will attract interest at the rate prescribed under the prescribed rate of interest Act 55 of 1975 after due date.
 - 14.4. The UP or EduLoan may at any time cede or assign any of its rights herein without prior consent of the student.
 - 14.5. EduLoan may apply to the court for garnishee order on emoluments in terms of section 65J of Act 32 of 1944 for overdue amounts.

TABLE 1
Citizenship & country codes

COUNTRY	CODE
Angola	AGO
Australia	AUS
Austria	AUT
Bangladesh	BGD
Belarus	BLR
Benin	BEN
Botswana	BWA
Brazil	BRA
Burundi	BDI
Cameroon	CMR
Canada	CAN
China	CHN
Colombia	COL
Côte d'Ivoire	CIV
Democratic Republic of the Congo	COD
Equatorial Guinea	GNQ
Eritrea	ERI
Ethiopia	ETH
France	FRA
Gabon	GAB
Germany	DEU
Ghana	GHA
India	IND
Iran	IRN
Iraq	IRQ
Ireland	IRL
Italy	ITA
Kenya	KEN
Lesotho	LSO
Libya	LBY
Luxembourg	LUX

COUNTRY	CODE
Malawi	MWI
Mauritius	MUS
Mozambique	MOZ
Namibia	NAM
Netherlands	NLD
Nigeria	NGA
Pakistan	PAK
Portugal	PRT
Republic of the Congo	COG
Russian Federation	RUS
Rwanda	RWA
Saudi Arabia	SAU
Sierra Leone	SLE
Somalia	SOM
South Africa	ZAF
South Korea	PRK
Spain	ESP
Sri Lanka	LKA
Sudan	SDN
Swaziland	SWZ
Switzerland	CHE
Syria	SYR
Taiwan	TWN
Tanzania	TZA
Turkey	TUR
Uganda	UGA
United Kingdom	GBR
USA	USA
Vietnam	VNM
Zambia	ZMB
Zimbabwe	ZWE

TABLE 2
Disabilities

Disability	Code
Blind	01
Deaf	02
Hard of hearing	06
Learning disability	10

Disability	Code
Loss of speech	03
Paralysis / Quadriplegic / Wheelchair bound	04
Visually impaired	05
Other (specify on form)	00

