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APPLICATION FOR ADMISSION TO STUDY **DISTANCE EDUCATION**

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| 5. Please indicate your examination centre of preference: (Refer to Annexure A for the different examination centres and codes.) | |
|--|--|
| | For office use only. |
| | |
| Exam Centre Code Examination Centre | Student number |
| | |
| Surname | Initials |
| | |
| 6. PREVIOUS AND CURRENT TERTIARY STUDIES (Degrees and diplomas only) Attach certified copies of all qualifications obtained (or confirmation letter) | |
| Academic level O Baccalaureus O Honours O Magister O Doctorate O Diploma | For office use only -Tertiary institution code |
| Degree/Diploma description | |
| | |
| Type of study From To O Undergraduate O Postgraduate | |
| Status O Completed O Discontinued O In progress Y Y Y Y M M D D D Y Y | Y Y M M D D |
| Name of tertiary institution | |
| | |
| | For office use only -Tertiary institution code |
| Academic level O Baccalaureus O Honours O Magister O Doctorate O Diploma | 1000 |
| Degree/Diploma description | |
| | |
| Type of study From To O Undergraduate O Postgraduate | |
| Status O Completed O Discontinued O In progress Y Y Y Y M M D D Y Y | YY MM DD |
| Name of tertiary institution | |
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| Academic level | For office use only -Tertiary institution code |
| O Baccalaureus O Honours O Magister O Doctorate O Diploma | 1 0 0 0 |
| Degree/Diploma description | |
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| O Undergraduate O Postgraduate / / / / / | |
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| Academic level | For office use only -Tertiary institution code |
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| O Undergraduate O Postgraduate / / / / | |
| Status O Completed O Discontinued O In progress Y Y Y Y M M D D Y Y | YY MM DD |
| Name of tertiary institution | |
| | |

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;
- 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.

INVOLEMENT 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 | 1 | | | | | | | | | | |
|--------------------------------------|-----|-----|---|---------|------|------------|--------|------|---|--------|---|
| | // | | | | _ | | | | | | - |
| Identity number/Passport number | | | | | | | | | | T | |
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declare, agree and undertake towards the University of Pretoria (hereinafter referred to as "the University"), if my registration is accepted by the University:

- 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;
- 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;
- 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
 - o 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 |

| 13. | that the Universi | ity ma | | additi No | on to | mail, | also | | nunica Email | | | via S | MS o | or em | ail: | | | | | | | |
|-------|--|-----------------------|---------------|--------------|----------------|-----------------|---------------|------------------|-------------------|-----------------|-------------------------|------------------|-----------------|----------------|------------------|------------------------|----------------|-----------------|-----------------|------------------|------------------|-----------------|
| 14. | that my person appropriate "Yes | | | tion | may | be p | rovid | ed to | pros | pectiv | /e en | nploye | ers a | ınd fi | unding | g ins | titutio | ns/sp | onso | rs if | l tick | the |
| 15. | that information appropriate "Yes | regar s" box No | rding ; | my | fees | accou | unt a | nd ac | adem | ic pro | ogres | s may | y be | discl | osed | to m | y par | ent/g | uardi | an, if | I tick | the |
| | that my academ payment of any Yes | fees o | n my | / beha | alf to | the U | niver | sity. if | I tick | the a | pprop | riate | "Yes" | box; | | | | | 9 | | | r the |
| Not | e: Unless the co | ontrar | y is i | ndica | ated | in cla | uses | 13 to | 16, 0 | onse | ent is | assu | med | (ie th | e "Ye | es" b | ox is | take | n to t | e tic | ked) | |
| 17. | that the University at the University at Act (Act 2 of 20 contemplated by | nd tha 000) ir | t this | pern | nissio | n is c | leeme | ed to I | oe pe | rmiss | ion as | cont | empl | ated I | by the | Pror | notio | n of A | cces | s to Ir | nform | ation |
| 18. | that I shall no representatives possession; | t holes | d lia dama | ble o | or in or lo | stitut oss o | e an | y act ateve | ion a r nat | igain: ure l | st the may | e Uni incu | ivers r in 1 | ity o respe | r any | of prop | its e perty | mplo own | yees ed by | or a y me | ny o or ir | f its my |
| 19. | that the University briefcase in my safeguard its pro | posse | ession | n, sho | ould t | he Ur | nivers | ity de | em it | reasc | nably | nece | ssan | y in c | ertain | ding circu | but r msta | not lir nces | nited in ord | to, a ler to | ny ba , inter | ag or alia, |
| 20. | that this contract until I have met | | | | | | | ne en | tire du | uratio | n of n | ny reg | gistra | tion a | is stu | dent | at the | e Univ | ersity | and and | there | after |
| 21. | that the physica address to which informed in writing | ch all | offici | al do | cume | entatio | on ari | ein wil | ll serv from 1 | e as this c | my d o ontrac | omici et is t | lium o be | citan sent | diet or de | exec elivere | utano ed – | di add and t | lress he U | – this nivers | bein sity w | g the ill be |
| | Domicilium cita | andi e | et exe | ecuta | ındi a | addre | ss (pl | nysica | l stree | et add | dress/ | not p | osta | add | ress): | : | | | | | | |
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| | Postal code | | | | | | | <u> </u> | | | | | | | | | <u> </u> | | | | | |
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| 22. | that I have reabinding; and | d this | doc | umer | nt and | d und | lersta | nd th | e con | itent, | rights | and | oblig | gation | s cor | ntaine | d he | rein a | ınd c | onsid | er it 1 | o be |
| 23. | that I have signe | ed this | s agr | eeme | nt fre | ely a | nd vo | luntar | ily. | | | | | | | | | | | | | |
| 9 | If the student i | is a m ssista | inor ance | (und | ler th | e age | of 1 to er | 8 yea nter ii | rs) th | e sig is ag | natur reem | e of tent. | he p | arent | /guar | dian | is re | quire | d and | l will | serve | as |
| Sig | ned at Pretoria o | n this_ | | | | _day | of | 3 | | | | 20 | | | | | | | | | | |
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| Sig | nature of student | i | | | - | 5 | Signa | ture o | f witn | ess | | | | | Sign | nature | of p | arent | guard | lian | | - |
| 0 | if the student signature will | is ma serve | rried | l in c | omm issio | unity n to t | of p | roper uden | ty, th | e wri | tten p | ermi: | ssior to en | of h | is/hei to thi | r spo s agr | use r | nust ent. | be ob | otaine | ed an | d the |
| | you married in c | | unity | of pr | opert | y? If | yes, | signat | ure o | f spot | use of | stude | ent | | | | | | | | | - |
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| Store | dent | | | | | | | | Pare | nt/Gus | ardian | | Si | retv | | | - | | | | | |
| | use of student (if ma | arried i | n com | munit | vofn | roperfi | <i>(</i>) | | | | | | | | | | | d in co | nmuni | ty of p | roperf | v) |
| Sho | and or areason in the | | | | , J. P | | | | | | | | | | | | | | | -, p | - Park | "— |

To be completed where the student is under the age of 25 years. If the student is financially independent, an undertaking of a surety is not required but the student must furnish proof of income sufficient to settle due and payable fees.

UNDERTAKING BY PERSON OR INSTITUTION (SURETY) IN RESPECT OF ALL FEES PAYABLE IN TERMS OF THIS AGREEMENT

| "; | | | | | |
|--|--|--|--|--|--------------------------|
| Surname Full names | | | | | |
| | | | | | ++++ |
| Identity number/Passport number: | | | | | |
| identity hambein assport hamber. | | | | | |
| Domicilium citandi et executandi address (physical street address, | | | | | |
| not postal address): | | | | +++++ | |
| Postal code: | | | | | |
| | the University in r king can only be ca arried in commun | espect of his or her stu | udies and accommon vith the University's itten permission of | odation (if applic written permiss his or her spou | able) at the |
| NOTE: A person signing in the student and which are du student to the University, such monies in full fron aforementioned parties. | e and payable, or and the Universit | which may become du ty may recover, at its di | ie and payable at a scretion and in no | ny date in the fu | ture, by the preference. |
| | | | | | |
| Signed at Pretoria on the | day of | 20 | -1 | | |
| | | | | | |
| Signature of surety and co-principal | debtor | Signatu | re of witness | | |
| Are you married in community of pro | pperty? If yes, signa | ture of spouse of surety_ | | · · | |
| | | | | | |
| ALL PARTI | ES (AND WITNESSES) | THAT HAVE SIGNED THIS CO | NTRACT MUST INITIAL H | IERE | |
| Student | | Parent/Guardian | Surety | | |
| Spouse of student (If married in communit | y of property) | | Spouse of surety (if ma | arried 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.

| The following arrangements we Please indicate (X) your choice of option | it regarding the payment of your University fees account. ith respect to the payment of fees are available: (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 throu | |
| Students who are permanently employed a | and who have an appointment with the Civil Service can apply for loan is repaid over a MAXIMUM of 24 months by means of a |
| NOTE: THE PROPERTY OF THE PROP | Option B: |
| Payment of fees through personal financing | 25 Mar 12 Mar 1 Ma |
| Ontion 1 : Payment of the full course fee in or | ne (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 m A first payment at the time of regis within three months of the date of | tration. (As applicable) A second payment of the balance |
| 1 st Payment: R | Date: |
| 2 nd Payment: R | Date: |
| A first payment at the time of regis Five (5) further monthly payments account, arranged by the student copy of the debit order within one | by means of a debit order from the student's bank himself/herself. The University of Pretoria must receive a |
| Deposit paid: R | Date: |
| 1st Payment: R | Date: |
| 2 nd Payment: R | Date: |
| 3 rd Payment: R | Date: |
| 4 th Payment: R | Date: |
| 5 th Payment: R | Date: |
| | ing to the above indicated payment plan examination results will a decide to suspend your registration. |
| Initials and surname | Signature Date |
| UP Student number (if available) | ID number |
| For office use only | |
| Agreement countersigned and recorded on b | ehalf 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) | 2.5 |
| 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

| | unlock | ing potential | | | | | | | | ww | w.eduloan.co.za |
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| , i | | CTT TT | | | 7-7-7 | | ID No: | THEFT | T-1-1-1 | | |
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| | Surname: | | | | | | Tel (work): | | | | 1 |
| | Name: | | | | | | Tel (home): | | | | 1 |
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| 11 | address: | | | | | + | 7 | | + | | 1 |
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| | Monthly gross sal | lary (ie. before compan | ny deductions and | other company | contributions) | R | , , | | COMMENTS R | ELATING TO INCOME | |
| | Net monthly com | pany salary (cash sala | ary) (ie. after comp | any deduction | s and tax) | R | , | | | | |
| A3 | Other income (i.e. | . maintenance, pens | sions, rental inco | ome, etc.) | | R | | | | | |
| 8 75 | | | | | | R | ++ | 1 | | | |
| | Total monthly exp | enses (i.e. food, clo | ines, insurance | , nousing et | 37. | | | | | | |
| | Other monthly de | bt repayments (i.e. l | home Ioan, car I | loan, other lo | oans) | R | | | | | |
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ANNEXURE: TERMS AND CONDITIONS

PART B Version 5.00 - Valid from 10/2015

THE EDUCATIONAL LOAN AGREEMENT ("the Loan Agreement")

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.

The Loan Agreement is entered into by and between Eduloan (Pty) Ltd ("the Credit Provider") and the Applicant detailed in Part A.

The Credit Provider is registered in terms of the National Credit Act No. 34 of 2005 ("National Credit Act") under number NCRCP158.

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. 1.3

"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.

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 1.5

1.6 and captured data or similar means.

PAYMENTS

The repayment schedule contained in A4 of Part A sets out the information relating to the credit extended.
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 2.2 deductions or demand

deductions or demand.

Eduloan may extend the loan term by giving notice to the applicant.

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;

2.5

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.

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. 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.

The Applicant may also make additional payments to settle the Loan Agreement or monthly payments earlier without any notice to the Credit Provider.

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.

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. 2.6

2.8 the right to adjust the payment date accordingly COSTS, FEES AND CHARGES

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.

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 3.2 National Credit Act:

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;
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

3.2.2

 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.
 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 3.3

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.

EARLY SETTLEMENT AND ACCOUNT TERMINATION BY Applicant

The Applicant understands that he/she may at any time terminate the Loan Agreement by paying the settlement amount owed to the Credit Provider.

The Applicant understands that he/she may at any time terminate the Loan Agreement by paying the settlement amount owed to the Credit Provider.

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.

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.

4.3 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.

STATEMENTS

The Applicant requests that the Credit Provider issues statements of account ("statement") at three-month intervals.
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.

DEFAULT AND DEFAULT ADMINISTRATION COSTS

Default in terms of this Loan Agreement occurs if:

- 6.1.1 6.1.2
- The Applicant fails to make payments that are due in terms of the Loan Agreement; The Applicant fails to comply with the terms and conditions of the Loan Agreement; An administration order in respect of the Applicant or his surety is issued;

6.1.3

A judgment is granted against the Applicant and same is not settled or rescinded within 30 (thirty) days from the date thereof; The Applicant furnishes any incorrect and/or untrue information regarding himself and/or his financial position to the Credit Provider; 6.1.4

6.1.6 The Applicant does anything and/or allows anything which has a negative effect on the rights of the Credit Provider.

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

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.

6.3.1 Provide the Applicant defaults, the following process will be followed by the Credit Provider:

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; 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, 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:

to the enforcement of the Loan Agreement;

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 6.3.4

responded to the notice by rejecting the Credit Provider's proposals;

| Initial: | |
|-----------|--------|
| | |
| Applicant | Spouse |

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 Bureaux; List the Applicant at the Credit Bureaux for default if the Applicant does not procure payment due to the Credit Provider within the 20 (twenty) business days' notice. 6.3.5 6.3.6 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;
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 6.3./ Request the Service Provider, it 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.
 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. ADDRESSES FOR RECEIVING OF DOCUMENTS 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.

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@eduloan.co.za or fax it to 086 632 4445.

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.

INFORMATION DISCLOSURE 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.

By entering into the Loan Agreement the Applicant acknowledges, agrees and/or condones that the Credit Provider may provide to any of the Credit Bureaux listed in 9.6 below, any adverse information in the format prescribed by such Credit Bureaux and provided for by the National Credit Act. Such Credit Bureaux provides a credit profile and possibly a credit score on the credit worthiness of the person subject to the record. 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.

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. Provider reasonable cause to suspect that the conduct is or a fraudulent nature. 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.

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: Experian Credit Bureau Compuscan **Expert Decision Systems XDS** TransUnion Credit Telephone: 011 214 6000 E-mail: Disputeinfo@transunion.co.za Telephone: 0861 105 665 Telephone: 021 888 6000 Telephone: 011 645 9100 E-mail: info@experian.co.za E-mail: info@compuscan.co.za. E-mail: info@xds.co.za DISPUTE RESOLUTION 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 10.1 forward the notice to legal@eduloan.co.za or fax it to 086 632 4445. 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; referring the complaint or dispute to the National Credit Regulator established in terms of the National Credit Act; or 10.2.2 by making an application to the National Credit Regulator 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.

PAYMENTS TO INTERNATIONAL EDUCATIONAL INSTITUTIONS 10.2.2 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 11.1 South Africa. 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. The Applicant will be responsible for all bank charges.

Loan payments will take up to 45 days from date of approval to be paid into the International Educational Institution account. The Credit Provider may at anytime offset exchange rate fluctuations for payments to International Educational Institutions. 11.4 GENERAL 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. The Loan Agreement will be governed by the Laws of the Republic of South Africa. 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 12.3 version will get preference. 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.

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. 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 12.6 Service Provider 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 12.7 in arrears. 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.

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. where no agent has assisted the Applicant. 13. DECLARATION The Applicant: 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; 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 13.2 dction it deems it;
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;
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. action it deems fit; 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.

Yes DNO

8.1 8.2

8.3

9.1

93 9.4

96

14. WAIVER ____ ON THIS ____ DAY OF _____ SIGNED AT _____ 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 |

University of Pretoria

Faculty of Education, Unit for Distance Education

| CT ACKNO | WLEDGEMENT | | |
|---------------|--|---|---------------------------------|
| , | | | (student's full names and |
| urname) ack | knowledge that this pr | ogramme will be presented online and tha | at this will require me to have |
| ccess to a co | omputer and the Inter | net on a regular basis/at least once a week | to participate in compulsory |
| rogramme a | activities. | * * * * * * * * * * * * * * * * * * * | |
| | | | |
| | | options and sign next to it. | |
| Option | Choose | Description | Signature |
| - | appropriate | | |
| | option | | |
| | | I own or have access to a computer | * |
| 1 | | and I have access to the Internet | |
| | | and I have access to the internet | Student's signature |
| | | I do not have access to a computer | |
| | | and/or the Internet, but I am planning | |
| 2 | | to obtain a computer/access to the | |
| | language season mageril | Internet through personal finance. | Student's signature |
| | | I do not have access to a computer | |
| | and/or the Internet, but I am | | |
| | | interested in the financial assistance | |
| 3 | Control of the Contro | provided by Edu-Loan to acquire a | Student's signature |
| | 9 | computer and/or obtain Internet | |
| | | access. | n 1911 1 |
| l accept rest | onsibility for the follo | owing: | |
| | | ovisions for obtaining or accessing a compu | uter and the Internet |
| | | portunity the University provides to gain a | |
| | 1.0 | an financial services, based on affordability | |
| | 9 -0 | Il activities (online and contact) required b | |
| - 10 | | | |
| Name and s | urname | ID number | |
| ume and s | | | |
| Signature | | Date | |
| | TALE ALLIA ADED | | |

IF AVAILABLE