



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA



EDUTEL (Marketers)

Tel: +27 11 760 3608
PO Box 22041
Helderkruijn
1739
edutel_upta@iafrica.com

APPLICATION FOR ADMISSION TO STUDY

DISTANCE EDUCATION

Faculty of Education

Postal Address:

Distance Education
University of Pretoria
Private bag X 21
Hatfield
0028
Tel: +27 12 420 4670

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|---|--|--|--|
| 1. GENERAL All correspondence will be in English | | For office use only | |
| Indicate your type of application: <input type="radio"/> Undergraduate <input type="radio"/> Postgraduate Application for selection and admission for the year in which you want to commence your studies: 2 0 1 If you have previously applied to or registered at UP, state your student number: May the University contact you via SMS? <input type="radio"/> Yes <input type="radio"/> No | | Marketer Edutel no 1 0 4 1 1 0 0 3 | |
| 2. FIELD OF STUDY eg ACE: Special Needs Education | | For office use only | |
| Specify choice: _____ | | | |
| 3. PERSONAL INFORMATION OF APPLICANT | | | |
| Title All names (first and other) must be filled in <u>exactly</u> as they appear in your ID document/passport. | | | |
| Surname (last name) | | | |
| First name | | | |
| Other names | | | |
| Preferred name | | | |
| Maiden name or previous surname (married / divorced women ONLY) | | | |
| Date of birth / / <small>Y Y Y Y M M D D</small> | | RSA Identity number (NB RSA citizens only) <small>0 8</small> | |
| | | RSA citizen <small>Z A F</small> | |
| Citizenship (non SA citizens) Refer to <i>Table 1</i> for the correct code. If none of the options are applicable, state correct citizenship. Other _____ | | | |
| RSA ID for non SA citizens with permanent residency | | Passport no | |
| Tick the applicable circle <input type="radio"/> International applicant applying through normal channels <input type="radio"/> Elective student <input type="radio"/> International exchange programme applicant - within framework of collaboration agreement <input type="radio"/> Study abroad applicant - not within framework of collaboration agreement | | Type of residence <input type="radio"/> Permanent <input type="radio"/> Visitor <input type="radio"/> Diplomatic <input type="radio"/> Must still apply <input type="radio"/> Study <input type="radio"/> Other (specify) _____ | |
| E-mail address Start here → | | | |
| Disability Do you have a disability? <input type="radio"/> Yes <input type="radio"/> No Describe your condition: <input type="radio"/> Mild <input type="radio"/> Moderate <input type="radio"/> Severe If yes, refer to <i>Table 2</i> and write the correct code in the blocks Code Specify other conditions: _____ | | | |

No marks may be made below this line

No marks may be made below this line



D12000001

39991



5. Please indicate your examination centre of preference:

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

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| Exam Centre Code | | Examination Centre | | | | | | | | | | | | | | | | | | | | | |
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6. PREVIOUS AND CURRENT TERTIARY STUDIES (Degrees and diplomas only)*Attach certified copies of all qualifications obtained (or confirmation letter)*

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| Name of tertiary institution | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

No marks may be made below this line

39991



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

13. that the University may, in addition to mail, also communicate with me via SMS or email:

SMS:

| | | | |
|-----|--|----|--|
| Yes | | No | |
|-----|--|----|--|

| | | | | |
|--------|-----|--|----|--|
| Email: | Yes | | No | |
|--------|-----|--|----|--|

14. that my personal information may be provided to prospective employers and funding institutions/sponsors if I tick the appropriate "Yes" box;

| | | | |
|-----|--|----|--|
| Yes | | No | |
|-----|--|----|--|

15. that information regarding my fees account and academic progress may be disclosed to my parent/guardian, if I tick the appropriate "Yes" box;

| | | | |
|-----|--|----|--|
| Yes | | No | |
|-----|--|----|--|

16. that my academic progress and status of my fees account may be disclosed to my bursar and/or the person responsible for the payment of any fees on my behalf to the University. if I tick the appropriate "Yes" box;

| | | | |
|-----|--|----|--|
| Yes | | No | |
|-----|--|----|--|

Note: Unless the contrary is indicated in clauses 13 to 16, consent is assumed (ie the "Yes" box is taken to be ticked)

17. that the University may disclose to my parent or guardian information of any disciplinary steps that may be taken against me by the University and that this permission is deemed to be permission as contemplated by the Promotion of Access to Information Act (Act 2 of 2000) insofar as it may be applicable and that the disclosure of such information will not be unreasonable as contemplated by the Act;

18. that I shall not hold liable or institute any action against the University or any of its employees or any of its representatives for damages or loss of whatever nature I may incur in respect of property owned by me or in my possession;

19. that the University may perform a reasonable search of my personal belongings, including but not limited to, any bag or briefcase in my possession, should the University deem it reasonably necessary in certain circumstances in order to, inter alia, safeguard its property, or the property of third parties on the campuses of the University;

20. that this contract is valid and enforceable for the entire duration of my registration as student at the University and thereafter until I have met all obligations in terms hereof;

21. that the **physical street address** provided herein will serve as my **domicilium citandi et executandi** address – this being the address to which all official documentation arising from this contract is to be sent or delivered – and the University will be informed in writing of any change in address;

Domicillium citandi et executandi address (physical street address/not postal address):

[illegible]

Postal code

22. that I have read this document and understand the content, rights and obligations contained herein and consider it to be binding: and

23. that I have signed this agreement freely and voluntarily.

- **If the student is a minor (under the age of 18 years) the signature of the parent/guardian is required and will serve as consent and assistance to the student to enter into this agreement.**

Signed at Pretoria on this _____ day of _____ 20____

Signature of student

Signature of witness

Signature of parent/guardian _____

- **If the student is married in community of property, the written permission of his/her spouse must be obtained and the signature will serve as permission to the student by his/her spouse to enter into this agreement.**

Are you married in community of property?

| | | | |
|-----|--|----|--|
| Yes | | No | |
|-----|--|----|--|

If yes, signature of spouse of student _____

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 _____ |

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

Surname
Full names

[illegible][illegible][illegible]

| | | | |
|--|--|--|--|
| | | | |
|--|--|--|--|

- NOTE: A person signing in the capacity of surety and co-principle debtor accepts liability for all monies owed by the student and which are due and payable, or which may become due and payable at any date in the future, by the student to the University, and the University may recover, at its discretion and in no specific order of preference, such monies in full from either the student or the surety and co-principal debtor, or in part from both the aforementioned parties.**

Signature of witness

| | | | |
|-----|--|----|--|
| Yes | | No | |
|-----|--|----|--|

If yes, signature of spouse of surety _____

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 Eduloan:

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 : Eleven (11) monthly payments as follows:

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

Eleven (11) 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.

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 his/her registration.

.....
Initials and surname

.....
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 - CENTRE LIST

| CENTRE | CODE | CENTRE | CODE |
|---------------------------|-------------|----------------------------|-------------|
| ALICE | 701 | MALELANE | 758 |
| BADPLAAS | 702 | MALUTI (Via Matatiele) | 759 |
| BELA - BELA | 810 | MOKOPANE (Potgietersrus) | 784 |
| BETHLEHEM | 706 | MOROKWENG | 762 |
| BIZANA | 707 | MOUNT AYLIFF | 763 |
| BLOEMFONTEIN | 708 | MOUNT FLETCHER | 764 |
| BOCHUM | 709 | MOUNT FRERE | 765 |
| BURGERSFORT | 711 | NELSPRUIT | 767 |
| BUSHBUCKRIDGE | 712 | MUSINA | 824 |
| BUTTERWORTH | 713 | NEWCASTLE | 768 |
| CAPE TOWN (Stellenbosch) | 714 | NONGOMA | 770 |
| COLESBERG | 715 | NQUTU | 771 |
| CRADOCK | 716 | PHALABORWA | 773 |
| DELAREYVILLE | 717 | PIETERMARITZBURG | 775 |
| DURBAN | 718 | PIET RETIEF | 776 |
| EAST LONDON | 719 | POLOKWANE (Pietersburg) | 774 |
| ELLIOT | 720 | PONGOLA | 777 |
| EMPANGENI | 722 | PORT ELIZABETH | 778 |
| ERMELO | 723 | PORT SHEPSTONE | 781 |
| ESHOWE | 724 | POTCHEFSTROOM | 783 |
| ESTCOURT | 725 | PRETORIA | 785 |
| GABARONE | 816 | QUEENSTOWN | 815 |
| GEORGE | 727 | QWA – QWA (Phuthaditjhaba) | 786 |
| GIYANI | 729 | RIEBEECKSTAD | 787 |
| GRAHAMSTOWN | 731 | RUSTENBURG (Thlabane) | 788 |
| GREYTOWN | 733 | SCHWEIZER - RENEKE | 789 |
| GROBLERSDAL | 734 | SECUNDA | 790 |
| HARRISMITH | 735 | SENEKAL | 791 |
| HEIDELBERG | 736 | SIYABUSWA | 792 |
| JOHANNESBURG | 741 | STANGER | 795 |
| KIMBERLEY | 743 | STEYNSBURG | 796 |
| KING WILLIAMS TOWN | 744 | THABAZIMBI | 798 |
| KLERKSDORP | 745 | THOHOYANDOU | 799 |
| KOKSTAD | 746 | TZANEEN | 800 |
| KROONSTAD | 747 | UBOMBO (Mkuse) | 801 |
| KURUMAN | 748 | ULUNDI | 802 |
| LADYBRAND | 750 | UMTATA (Mthatha) | 803 |
| KWANGWANASE | 817 | UMZIMKULU | 804 |
| LADYGREY | 751 | UPINGTON | 805 |
| LADYSMITH (KZN) | 752 | VEREENIGING | 806 |
| LEBOWA KGOMO | 754 | VRYBURG | 808 |
| LEPHALALE (Ellisras) | 721 | VRYHEID | 809 |
| LICHTENBURG | 755 | WITBANK | 812 |
| LUSIKISIKI | 757 | WORCESTER | 813 |
| MAKHADO (Louis Trichardt) | 756 | ZEERUST | 814 |

CONSUMER'S DETAILS

| | | | | | | | | | | | | | | | | | | | | | |
|------------------------------|--|--|--|--|--|--|--|--|--|--|-------------------|--|--|--|--|--|--|--|--|--|--|
| Surname: | | | | | | | | | | | ID No: | | | | | | | | | | |
| Name: | | | | | | | | | | | Tel (home): | | | | | | | | | | |
| Physical address: (domicile) | | | | | | | | | | | Postal address: | | | | | | | | | | |
| | | | | | | | | | | | Code: | | | | | | | | | | |
| Employer: | | | | | | | | | | | Employee No: | | | | | | | | | | |
| Occupation: | | | | | | | | | | | Years in service: | | | | | | | | | | |
| Email address: | | | | | | | | | | | Tel (work): | | | | | | | | | | |
| Service Provider: | | | | | | | | | | | Institution: | | | | | | | | | | |
| | | | | | | | | | | | Bookstore: | | | | | | | | | | |
| | | | | | | | | | | | Cell: | | | | | | | | | | |

| | | | | | | | | | |
|---------------------------|-----------------------------------|--------------------------------|---------|---------------------------------|-----------------|----------------------------------|------------------------------|-----------------------------------|---------------------------------|
| Race (Legal Requirement): | <input type="checkbox"/> Black | <input type="checkbox"/> Asian | Gender: | <input type="checkbox"/> Female | Marital status: | <input type="checkbox"/> Married | <input type="checkbox"/> COP | <input type="checkbox"/> Divorced | <input type="checkbox"/> Single |
| | <input type="checkbox"/> Coloured | <input type="checkbox"/> White | | <input type="checkbox"/> Male | | <input type="checkbox"/> Widowed | <input type="checkbox"/> ANC | | |

STUDENT'S DETAILS

| | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|--|--|--|--|--|--|--|--|--|--|------------------|--------------------------------------|----------------------------------|---------------------------------|----------------------------------|----------------------------------|--|--|--|--|--|
| Surname: | | | | | | | | | | | Full names: | | | | | | | | | | |
| ID No: | | | | | | | | | | | Student No: | | | | | | | | | | |
| Tel (Work): | | | | | | | | | | | Email address: | | | | | | | | | | |
| Cell: | | | | | | | | | | | Course studying: | | | | | | | | | | |
| Educational institution: | | | | | | | | | | | Applying for: | | | | | | | | | | |
| Faculty: | | | | | | | | | | | | <input type="checkbox"/> Certificate | <input type="checkbox"/> Diploma | <input type="checkbox"/> Degree | <input type="checkbox"/> Honours | <input type="checkbox"/> Masters | | | | | |

CONSUMER'S INCOME DETAILS

| | | | | | | | | | | | | |
|---|---|--|--|--|--|--|--|--|--|--|--|-----------------------------|
| Basic salary excluding overtime and bonus: | R | | | | | | | | | | | COMMENTS RELATING TO INCOME |
| Nett salary excluding overtime and bonus: | R | | | | | | | | | | | |
| Other income (e.g. maintenance, pensions, etc. - please provide proof): | R | | | | | | | | | | | |
| Total monthly income: | R | | | | | | | | | | | |
| Total monthly expenses (e.g. food, clothes, insurance, housing, etc.): | R | | | | | | | | | | | |
| Total monthly disposable income: | R | | | | | | | | | | | |

QUOTATION (For Quotation valid for 5 business days and becomes an Agreement and Requirement schedule when signed by the Consumer and Credit Provider)

| | | |
|---|-----|---|
| Call 0860 55 55 44 for assistance in completing this section | | Signature for Quotation Purposes: |
| Loan amount: | R | <input type="checkbox"/> Study Loan <input type="checkbox"/> Book Loan |
| Interest: Fixed Rate | % R | |
| Total monthly service fees (included in instalment; incl. VAT): | R | Payment of the loan amount 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 the Consumer's EduLoan account. |
| Initiation fee (included in instalment; incl. VAT): | R | |
| Total amount repayable: | R | Commission agent code: |
| Number of instalments (months): | R | Agent's Name: |
| Monthly instalment: | R | ID: |
| Annual Effective Rate: | % | |

DEVELOPMENT AGREEMENT BETWEEN EDULOAN AND THE CONSUMER AND REPAYMENT AUTHORITY DETAILS

The Parties agree that the Credit Provider will advance the Loan Amount to the Consumer and pay it to the above Service Provider for the above student.

The Consumer undertakes to repay the Total Amount in the number of monthly instalments as detailed above in terms of the authority below. The Consumer 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 Consumer and the Employer will recover the costs directly from the Consumer's salary. If this salary deduction is deducted through inter alia Persal/Persol/SASSA system, the deduction will be deemed to 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 Consumer's Employer or if a salary deduction can not be executed, the Consumer authorises the Credit Provider to deduct the monthly instalments from the following bank account via a debit order.

| | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Name of the account holder: | | | | | | | | | | | Bank: | | | | | | | | | | |
| Branch code: | | | | | | | | | | | Account No: | | | | | | | | | | |
| Type of account: | | | | | | | | | | | Date of first deduction from Salary or Bank Account: | | | | | | | | | | |
| | | | | | | | | | | | Date of deduction: | | | | | | | | | | |

The Consumer agrees that the Credit Provider may change the date of deduction if the agreed upon date is not a business day.

MARKETING OPTIONS (Consumer to indicate preferences)

| | | | | | |
|---|-----|----|--|-----|----|
| The Consumer opts to be included in the distribution of the Credit Provider SMS and email messages. | Yes | No | The Consumer opts to be included in all the Credit Provider telemarketing campaigns. | Yes | No |
| The Consumer opts to be included in marketing/customer lists sold/distributed by the Credit Provider. | Yes | No | | | |

By signing this the Consumer 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 Consumer will be advised accordingly in writing or electronically. The loan will only be made available to the Consumer subject to the Credit Provider undertaking an assessment and being satisfied that the Consumer can afford the loan.

| | | | | |
|-----------------|--|--------------------------------|-----------------|-----------------|
| Consumer | Spouse (if married in COP to consumer) | Credit Provider Representative | 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 | D D / M M / Y Y |

ANNEXURE: TERMS AND CONDITIONS.

PART B

Version 2.00 – Valid from 15/08/2011

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 Consumer 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 Consumer has the right to delay signing this agreement by 5 (five) business days, to consider the proposed quotation and pre-agreement statement and repayment schedule (Part A) (a "business day" being a day which is not a Saturday, Sunday or public holiday in the Republic of South Africa).
 - 1.5 The Consumer has the right to enter into this Loan Agreement prior to the lapse of the 5 (five) business day period.
 - 1.6 The Consumer 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.
 - 1.7 "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 Consumer when so requested in writing.
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 Consumer 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 The Credit Provider will credit each payment made under the Loan Agreement to the Consumer's account on the date of receipt of the payment as follows:
 1. firstly, to satisfy any due or unpaid interest charges;
 2. secondly, to satisfy any due or unpaid fees or charges;
 3. thirdly, to reduce the amount of the principal debt.
 - 2.4 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 Consumer. "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.
 - 2.5 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 Consumer. The unused funds will be transferred back to the Credit Provider and credited against the Consumer's account. The Credit Provider will thereafter refund the consumer 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 Consumer.
 - 2.6 The Consumer may also make additional payments to settle the Loan Agreement or monthly payments earlier without any notice to the Credit Provider.
 - 2.7 The Consumer undertakes to inform the Credit Provider in writing of any changes related to his/her payment method and/or his/her employment status.
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 Consumer has elected to form part of the loan amount. 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 Consumer 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 Consumer'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 the 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 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 monthly in arrears and is due and payable immediately and is debited to the Consumer's account on the last day of each month.
 - 3.4 The interest rate applicable to laptop finance is linked to the Prime rate, with a margin of 1% (one percent) above 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 Consumer's account on the last day of each month.
4. **EARLY SETTLEMENT AND ACCOUNT TERMINATION BY CONSUMER**
 - 4.1 The Consumer 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 Consumer decide to settle or terminate the Loan Agreement, a request for a settlement amount may be made to the Credit Provider at the following 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 Consumer.
 - 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 consumer if due to him/her.
5. **STATEMENTS**
 - 5.1 The Consumer requests that the Credit Provider issues statements of account ("statement") at three month intervals.
 - 5.2 The Credit provider will make available to the Consumer 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 Consumer 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 Consumer fails to make payments that are due in terms of the Loan Agreement;
 - 6.1.2 The Consumer fails to comply with the terms and conditions of the Loan Agreement;
 - 6.1.3 An administration order in respect of the Consumer or his surety is issued;
 - 6.1.4 A judgment is granted against the Consumer and same is not settled or rescinded within 30 (thirty) days from the date thereof;
 - 6.1.5 The Consumer furnishes any incorrect and/or untrue information regarding himself and/or his financial position to the Credit Provider;
 - 6.1.6 The Consumer does anything and/or allows anything which has a negative effect on the rights of the Credit Provider.
 - 6.2 Implication of default mentioned in 6.1:

The Credit Provider will provide the Credit Bureaux of such negative payment history of the Consumer which will affect the Consumer's payment profile at the Credit Bureaux and may also adversely affect the Consumer's credit status at any organization making enquiries at the Credit Bureaux, and further, legal action process which may result in additional costs to the Consumer and as detailed below in 6.3, will be instituted against the Consumer.
 - 6.3 In the event that the Consumer defaults the following process will be followed by the Credit Provider:
 - 6.3.1 Provide the Consumer with written notice of such default demanding the Consumer to 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 Consumer 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 Consumer 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 Consumer 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 Consumer has—
 - (i) not responded to that notice; or
 - (ii) responded to the notice by rejecting the Credit Provider's proposals;
 - 6.3.5 The Credit Provider will provide the Consumer at least 20 (twenty) business days' notice of its intention to list the Consumer for the default at the Credit Bureaux;
 - 6.3.6 List the Consumer at the Credit Bureaux for default if the Consumer 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;

Initial:

| | |
|-----------|--------|
| | |
| Applicant | Spouse |

- 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 Consumer'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. In such cases, the process will be followed as set out in 6.3.
8. **ADDRESSES FOR RECEIVING OF DOCUMENTS**
- 8.1 The Consumer 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 Consumer 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 Consumer may forward such documentation to legal@eduload.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 5 (fifth) business day after receipt of such notice.
- 8.4 The parties agree that the notices 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 Consumer 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 provide a credit profile and possibly a credit score on the credit worthiness of the person subject to the record.
- 9.3 The Consumer consents to the Credit Provider forwarding, in 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 Consumer 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 Consumer'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 Consumer consents and/or ratifies to the Credit Provider obtaining from the Credit Bureau and/or National Loan Register the Consumer's 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 Consumer has failed his/her affordability test as prescribed by the National Credit Act.
- 9.6 The Consumer has the right to contact the Credit Bureau with the following contact details to have the Consumer's record disclosed and to request the correction of inaccurate information:
- | | | |
|-------|--|--|
| 9.6.1 | Expert Decision Systems XDS Telephone: 011 645 9100 | E-mail: info@xds.co.za |
| 9.6.2 | TransUnion Credit Telephone: 011 214 6000 | E-mail: Disputeinfo@transunion.co.za |
| 9.6.3 | Experian Credit Bureau Telephone: 0861 105 665 | E-mail: info@experian.co.za |
| 9.6.4 | Compuscan Telephone: 021 888 6000 | E-mail: info@compuscan.co.za |
10. **DISPUTE RESOLUTION**
- 10.1 The Consumer agrees that in the event of any dispute or complains he/she will inform the Credit Provider thereof in writing in order to resolve the issue at hand. The Consumer may forward the notice to legal@eduload.co.za or fax it to 086 632 4445.
- 10.2 In terms of the National Credit Act the Consumer 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. **GENERAL**
- 11.1 Any agreed changes to this Loan Agreement will be made in writing and signed by both parties to the agreement or electronically voice recorded by the Credit Provider. The Credit Provider will within 20 (twenty) business days after the date of agreed change to the Loan Agreement deliver to the Consumer by way of email, postal or fax as agreed to by the parties at the time of the amendment, a document reflecting the agreed amendments. The amended agreement will not create a new Loan Agreement unless clearly stated.
- 11.2 The Loan Agreement will be governed by the Laws of the Republic of South Africa.
- 11.3 A translated version of the Loan Agreement will be provided to the Consumer upon request. Should any ambiguities occur in the translated version of the terms and conditions, the English version will get preference.
- 11.4 The Credit Provider may without consent or notice to the Consumer, cede and/or delegate any of its rights and/or obligations under this Loan Agreement.
- 11.5 The Consumer 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:
- 11.5.1 Inform the Credit Provider of the Consumer's intention of initiating the debt counseling process by contacting the Eduloan call centre at 0860 55 55 44;
- 11.5.2 The Consumer must visit any debt counsellor of his/her choice and provide the debt counsellor with his/her income and expense information;
- 11.5.3 Should the debt counsellor determine that the Consumer is over-indebted, they may issue a proposal to the Magistrate's Court recommending that it declares one or more of the Consumer's agreements to be reckless or that the obligations of the Consumer be rearranged;
- 11.5.4 The debt counsellor will guide the Consumer through the process of debt counseling.
- 11.6 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.
- 11.7 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.
- 11.8 In the event of death or retrenchment of the Consumer, the outstanding balance will be regarded as being repaid in full, provided that no amounts payable and due at that stage are in arrears.
- 11.9 Any commission to be paid to an agent for assisting with the completion of the agreement will have no influence on the consumer's cost of credit and will be the same as an agreement where no agent has assisted the Consumer.
12. **DECLARATION**
The Consumer:
- 12.1 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;
- 12.2 Confirms that the Consumer and Student understand 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;
- 12.3 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;
- 12.4 Acknowledges and consents to the Credit Provider using Nu-Pay for payment requests made from the Consumer's bank account in terms of Part A;
- 12.5 Declares that he/she is presently not under administration, has no intention of being placed under administration and agrees that he/she will not attempt to be placed under administration for the duration of this agreement;
- 12.6 Declares that he/she has not initiated the debt review process, is not under debt counseling and has no intention to initiate the debt review process directly after the loan has been approved;
- 12.7 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.

SIGNED AT _____ ON THIS ____ DAY OF _____

Consumer

Spouse (if married in COP to Consumer)

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**

| | 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 |

| | 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 |