

KREDIETAANSOEK: DEKBLAD / CREDIT APPLICATION: COVER PAGE

Faks die voltooide vorm na (044) 695 1746 en pos die oorspronklike na Posbus 70, Mosselbaai 6500. / Fax the completed form to (044) 695 1746 or 0867562792 and post the original to P O Box 70, Mossel Bay 6500.

Let asseblief op die volgende: / Please note the following:

1. Aansoek moet vergesel word van die afskrifte van alle eienaars/lede/vennote/ trustees/aansoekers se ID's. / Copies of the ID's of all the owners/members/ partners/trustees must be included.
2. Elke bladsye moet geteken word en bl 5 onderteken word deur alle eienaars/lede/vennote/trustees/aansoekers. / Each page must be signed at the bottom and page 5 signed by all the owners/members/partners/trustees.
3. Die Borgstelling (bl.6) is verpligtend vir 'n besigheid/maatskappy/vennootskap /BK/trust. Dit moet onderteken word deur alle eienaars/lede/vennote/trustees. / Deed of suretyship (pg.6) is compulsory for a business/company/CC/partnership/ trust. It must be signed by all the directors/partners/members/trustees.
4. Voltooi bl.7- Finansiële Inligting volledig of heg u nuutste finansiële state aan. / Complete page 7- Financial Information or supply your most recent financial statements.
 - 4.1 Finansiële state nie ouer as 12 maande is verpligtend vir 'n BK/Maatskappy/Trust / Financial statements not older than 12 months are compulsory for a CC/Company/Trust
5. 'n Bewys van inkomste (salarisstrokie) van 'n persoon wat in sy/haar privaat hoedanigheid aansoek doen, moet aangeheg word. / Proof of income (payslip) of a person applying in her/his private capacity, must be attached.
6. 'n Bewys van woonadres (bv. Munisipale rek.) van 'n persoon wat in sy/haar privaat hoedanigheid aansoek doen, moet aangeheg word. / Proof of residential address (eg. Municipal acc.) of a person applying in her/his private capacity, must be attached.
7. Heg 'n afskrif van 'n gekanselleerde tjek aan of 'n skrywe vanaf die bank ter bevestiging van die bankbesonderhede. / Attach a copy of a cancelled cheque or a letter from the bank to verify the bankdetails.
8. Heg 'n afskrif van u BBBEE Sertifikaat aan indien beskikbaar / Attach a copy of your BBBEE Certificate to application, where available.

NB

- Heg SARS BTW-Kennisgewing van registrasie aan.
- Attach SARS VAT- Notice of registration.

- Tuinroete Agri Beperk behou die eerste koopreg oor alle oeste
- Tuinroete Agri Limited reserves the right to purchase all harvests

✉ 70 MOSSELBAAI/BAY, 6500
 ☎ 044 6011200
 📠 044 6951746



'N GEREISTREERDE KREDIET VERSKAFFER - NCRCP2411
 A REGISTERED CREDIT PROVIDER - NCRCP2411

KREDIETAANSOEK / CREDIT APPLICATION

No.:

Rekeningnaam/Account Name: _____

Posadres/Postal Address:

Besigheidsadres/Business Address

Poskode/Postal Code

Poskode/Postal Code

Tel: _____

Tel 2: _____

Selnr./Cell No.: _____

Faks/Fax: _____

E-Pos/E-Mail: _____

Hoof besigheid/Core business: _____

Tak van Tuinroete Agri waar besigheid meestal geskied/Branch of Tuinroete Agri where business is mainly conducted:

Maatskappy Company	BK CC	Trust Trust	Vennootskap Partnership	Alleeneienaar Sole Proprietors
MPY. Reg:/Co. Reg:		BTW Reg:/VAT Reg:		BBBEE Status/Status

Verskaf asseblief afskrifte as bewys van registrasie/Please attach copies of registration as proof.

Natuurlike persone, dui asseblief aan:/Natural persons, please indicate:

Manlik/Male	Vroulik/Female

Swart/African	Kleurling/Coloured	Indies/Indian	Wit/White

Gestremd/Disabled	
Ja/Yes	Nee/No

Volle name & ID nommers van alle direkteure/lede/trustees/vennote.
 Full names & ID of all directors/members/trustees/partners.

Volle Name/Full names

ID Nommer/Number

% Aandeel/Share

Fisiese adres direkteure/lede/trustees/vennote / Physical address directors/members/trustees/partners:

Verantwoordelike Persoon/Responsible Person: _____

HANDTEKENINGE/SIGNATURES: _____

**NB: AFSKRIF VAN ID VAN ALLE BETROKKE PERSONE MOET DIE AANSOEK VERGESEL
COPY OF ID OF ALL CONCERNED PERSONS MUST ACCOMPANY THIS APPLICATION**

Indien binne gemeenskap van goedere getroud/*If married within community of property:*

Gade se volle name & ID Nommer/Spouses full name(s) & ID Number

Bank Besonderhede (Bewys van rekening moet aangeheg word)/Banking Details (Proof of details must be attached):

Rekening naam/Account name: _____ **BANK**

Rek Nr./Acc No.: _____ **Tak/Branch:** _____

Tjek/Cheque	Spaar/Savings	Ander/Other
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Tipe Rekening verlang Type of Account required	Termyn Terms	Krediet Verlang Credit
Maand/Monthly	30dae/30days	
Vee Produksie/Lifestock Production	30dae/30days	
Gewas Produksie/Crop Production	8maande/8months	

'n Eenmalige deposito is betaalbaar vir die aankoop van brandstof op rekening./A once off deposit is payable for the purchase of fuel on account.

Maak u gebruik van bestelnommers? JA/NEE
Do you make use of order numbers? YES/NO

Was u of enige van u sake belange gelikwideer? JA/NEE
Have you or any of your business concerns ever been liquidated? YES/NO

Indien JA/*If YES* – Naam van Besigheid/*Name of Business:* _____

Datum/*Date:* _____ Meesternommer/*Master No.:* _____

Naam van Likwidadeur/*Name of Liquidator:* _____

Rekeningkundige naam & kontak nr/*Accountant name & contact no.:* _____

Het u borg geteken vir 'n ander instansie? JA/NEE – Indien Ja:
Did you previously sign surety for another entity? YES/NO – If yes:

Vir Wie/For Whom	Instansie/Institution	Bedrag Uitstaande/Amount Outstanding	Agterstallig/Arrears

ONS BANKBESONDERHEDE/OUR BANKING DETAILS:

**MOSELBAAI -ABSA- MOSSEL BAY
REK NR./ACC NO: 207000051
TAKKODE:/BRANCH CODE: 334-214**

**GEBRUIK ASSEBLIEF U REKENING NOMMER AS VERWYSING MET INTERNET INBETALINGS
PLEASE USE YOUR TUINROETE AGRI ACCOUNT NUMBER AS REFERENCE WHEN MAKING INTERNET PAYMENTS**

HANDTEKENINGE/SIGNATURES: _____

VOORWAARDES VIR KREDIETVERLENING WAARTOE DIE AANSOEKER(S) HUL VERBIND

(DEBITEUR verwys na Individu/Maatskappy/BK/Trust/Vennootskap)

1. Kredietfasiliteite word toegestaan volgens die bepalings van die Kredietbeleid van Tuinroete Agri Beperk.
2. Ek/Ons stem toe dat rente op die Maandrekening betaalbaar sal wees op alle agterstallige bedrae ouer as 30dae vanaf datum van Maandstaat teen 'n koers soos van tyd tot tyd deur Tuinroete Agri Beperk vasgestel mag word. Rente op die Produksie en ander rekeninge sal op dagsaldo's bereken word en maandeliks gekapitaliseer word. Rentekoerse op skulde sal van tyd tot tyd verhoog of verlaag word.
3. Ek/Ons onderneem om Tuinroete Agri Beperk onmiddelik in kennis te stel van enige negatiewe besigheidsafwykings van watter aard ookal ten opsigte waarvan krediet verskaf is.
4. Ek/Ons onderneem om in te skakel by Tuinroete Agri Beperk se Kredietversekeringskema mits ek daarvoor kwalifiseer.
5. Ek/Ons onderneem om self toe te sien dat die kredietlimiet nie oorskry word nie. Enige bedrag waarmee die perk oorskry word sal onmiddelik opeisbaar wees.
6. Indien dit aan die lig kom dat, volgens Tuinroete Agri Beperk se uitsluitlike oordeel, enige wesentlike wanbewerings in hierdie aansoek gemaak is, of die kredietwaardigheid verswak, sal alle bedrae aan Tuinroete Agri Beperk verskuldig, onmiddelik opeisbaar wees.
7. My domicilium citandi et executandi sal wees, die adres soos in hierdie aansoek.
8. Ek/Ons stem ingevolge die bepalings van Artikel 45 van die Wet 32/1944 soos gewysig, toe tot die jurisdiksie van die Landdroshof indien enige geregtelike stappe teen my ingestel mag word en aanvaar ek aanspreeklikheid vir regskoste aan Tuinroete Agri Beperk.
9. Sal 'n sertifikaat onderteken deur 'n gevolmagtigde van Tuinroete Agri Beperk prima facie bewys daarstel van die dan uitstaande bedrag verskuldig aan Tuinroete Agri Beperk asook die rente koers van toepassing.
10. Alle betalings deur my gemaak, sal eerstens aangewend word ten aansien van invorderingskoste daarna rente en ten laaste ten aansien van kapitaal.
11. Geen uitdruklike of stilswyende waarborg word deur Tuinroete Agri Beperk aan my gegee aangaande goedere wat onder hierdie aansoek aan my gelewer word nie.
12. Indien ek/ons die voorwaardes van hierdie ooreenkoms nie nakom nie, sal Tuinroete Agri Beperk die reg hê om die lening of kredietfasiliteit te kanselleer en sal die volle uitstaande skuld onmiddelik betaalbaar wees.
13. Hiermee magtig ek/ons Tuinroete Agri Beperk om met my Krediteure en bank te skakel om my skuldbedrae en verdere inligting te bevestig.
14. Die eiendomsreg van alle goed(ere)wat deur Tuinroete Agri Beperk aan die aansoeker verkoop of gelewer word, sal nie op die aansoeker oorgaan nie tot tyd en wyl sodanige goed(ere) ten volle vereffen is aan Tuinroete Agri Beperk.
15. Indien die Debiteur nie binne 30dae soos vermeld, Tuinroete Agri Beperk skriftelik in kennis stel van enige beswaar(e) teen die rekeningstaat nie, sal aanvaar word dat die Debiteur akkoord daarmee gaan en dat die inhoud daarvan prima facie bewys sal wees dat die goedere en dienste daarin vermeld deur Tuinroete Agri Beperk aan die Debiteur verskaf is, en dat die Debiteur die bedrag daarin vermeld, aan Tuinroete Agri verskuldig is.
16. Indien die ondertekenaar(s) van hierdie dokument binne gemeentskap van goedere getroud is, sertifiseer hy/sy dat sy/haar eggenoot(e), sy/haar toestemming ooreenkomstig Artikel 15 van die Wet op Huweliksgoedere, Wet 88 van 1984, soos gewysig, gegee het vir die verlening van die voormelde borgstelling.
17. Die Debiteur sedgeer en dra hiermee onherroeplik oor in volle en vrye eiendomsreg aan en ten gunste van Tuinroete Agri Beperk, al die Debiteur se reg, titel en belang in en tot die opbrengs van al die Debiteur se huidige en toekomstige oeste en/of die verkoop van enige lewende hawe en/of wild aan of deur enige ander persoon of regspersoon. Ek/Ons magtig hiermee Tuinroete Agri Beperk om onherroeplik in rem suam om enige sodanige persoon of regspersoon van hierdie sessie in kennis te stel en in die boeke van sodanige persoon of regspersoon te laat aanteken en om die opbrengs van sodanige persoon of regspersoon op aanvraag te vorder vir krediet van hierdie rekening by Tuinroete Agri Beperk.
18. Waar in hierdie dokument verwys word na Tuinroete Agri Beperk, sluit dit enige divisie van Tuinroete Agri Beperk in en beteken divisie bloot 'n afdeling.

Ek/Ons, die Debiteur verklaar verder hiermee dat die debiteur hierdie aansoek onderteken uit vrye wil en met volkome kennis en begrip van die inhoud daarvan en dat die Aansoek behoorlik voltooi was ten tye van ondertekening hiervan.

HANDTEKENINGE/SIGNATURES: _____

CONDITIONS AGREED TO BY APPLICANT(S) AS BINDING FOR PROVISION OF CREDIT
(DEBTOR refers to the Individual/Company/CC/Trust/Partnership)

1. Credit facilities will be granted according to the Credit Policy and conditions of Tuinroete Agri Limited.
2. I/We agree that interest will be payable on all amounts over 30days from date of statement, on the monthly account, at the rate as determined from time to time by Tuinroete Agri Limited. Interest on the Production and other accounts will be calculated daily and capitalized monthly. Interest rates may change from time to time.
3. I/We will inform Tuinroete Agri Limited of any negative business tendencies for which credit has been granted.
4. I/We agree to credit insurance as provided by Tuinroete Agri Limited should I qualify.
5. The Debtor agrees that the credit limit may not be exceeded. The Debtor must ensure that his/her account stays within the granted limit. All amounts exceeding the limit are immediately payable.
6. If any misconceptions should be found in this application by Tuinroete Agri Limited, or if my credit worthiness should diminish, the full account will be payable immediately.
7. My domicilium citandi et executandi will be the address as stated in this application.
8. I/We agree to Article 45 of Act32/1944 as amended, and consent to the jurisdiction of the Magistrates Court for the district in which the contract of sale is entered into. If any action or proceedings should be instituted against me, I accept liability for any judicial fees incurred by Tuinroete Agri Limited for such actions or proceedings.
9. A certificate signed by a legally appointed representative of Tuinroete Agri Limited will be prima facie proof of the amount outstanding and the interest rate payable to Tuinroete Agri Limited.
10. All payments made will first be allocated to recovery costs, then to interest and finally to capital.
11. No guarantee is given as to the effectiveness of any goods which Tuinroete Agri Limited sells and Tuinroete Agri Limited accepts no responsibility for results obtained.
12. If I/We fail to honour any of these conditions, Tuinroete Agri Limited reserves the right to cancel any credit facilities granted and the full outstanding amount will be due and immediately payable.
13. I/We authorise Tuinroete Agri Limited to contact my creditors and bank to confirm outstanding balances and information.
14. The right of ownership of all goods sold and delivered by Tuinroete Agri Limited to the applicant, shall not be passed to the applicant until full payment has been made for such goods to Tuinroete Agri Limited.
15. Should the Debtor fail to, within 30days, notify Tuinroete Agri Limited, in writing of any objection(s) to the statement, it will be assumed that the Debtor is in agreement therewith, that the content thereof shall constitute prima facie proof that the goods and services mentioned therein had been delivered to the Debtor and that the Debtor is indebted to Tuinroete Agri Limited to the amount reflected therein.
16. If the signatory(ies) to this agreement is/are married in community of property, he/she/they certify(ies)that their spouse have given their consent in terms of Section 15 of the Matrimonial Property Act, Act 88 of 1984 as amended, for the aforesaid suretyship.
17. The Debtor hereby irrevocably cedes and transfers in full and free right of ownership to and in favour of Tuinroete Agri Limited, all the Debtor's rights and title to and interest in the proceeds of all the Debtor's present and future crops and/or sale of any livestock and/or game to or via any other person or legal entity. I/We authorize Tuinroete Agri Limited, irrevocably and in rem suam to advise any such person or legal entity of this cession, to record it in the books of such person or legal entity, and on demand, to recover from such person or legal entity the proceeds to the credit of this account at Tuinroete Agri Limited.
18. Where there is referred to Tuinroete Agri Limited in this document, it includes any division of Tuinroete Agri Limited and division merely means department.

I/We, the Debtor, hereby further declares that the Debtor is signing this application voluntarily and with full knowledge and understanding of the concepts thereof, and that the application was fully completed on signing thereof.

HANDEKENINGE/SIGNATURES: _____

Ek/Ons die ondergetekende(s), behoorlik hiertoe gemagtig deur die Debiteur, doen hiermee aansoek namens die Debiteur/Maatskappy/BK/Trust/Vennootskap om 'n kredietfasiliteit by Tuinroete Agri Beperk vir die aankoop van benodighede op rekening, meer volledig en op die voorwaardes soos hierin uiteengesit.

I/We, the undersigned, as duly authorized hereto by the Debtor, herewith apply for a credit facility on behalf of the Debtor/Company/CC/Trust/Partnership, for purchase of goods on account as set out more fully and subject to terms and conditions set out herein.

(Ingeval van 'n Trust, moet Trustees behoorlik gemagtig word deur 'n Magtigingsbrief van die Meester van die Hooggeregshof en/of die Trustakte)

(In the case of a Trust, the Trustees must be duly authorized hereto in the pursuance of a letter of authorization of the Master of the High Court and/or Trust Deed)

Ek/Ons sertifiseer dat alle inligting wat op hierdie vorm verskyn, volledig en korrek is. *I/We certify that all information supplied on this application is complete and true.*

Geteken te/Signed at _____ hierdie/this _____ dag van/day of _____

1. _____
Getuie/Witness

1. _____
Kliënt Handtekening/Client Signature

Naam in drukskrif/Print name

2. _____
Getuie/Witness

2. _____
Kliënt Handtekening/Client Signature

Naam in drukskrif/Print name

3. _____
Getuie/Witness

3. _____
Kliënt Handtekening/Client Signature

Naam in drukskrif/Print name

4. _____
Getuie/Witness

4. _____
Kliënt Handtekening/Client Signature

Naam in drukskrif/Print name

Indien enige van die Direkteure/Lede/Vennote minderjarig is, word sy/hy bygestaan deur sy/haar ouer/voog wie se handtekening hieronder verskyn. *Should any of the Directors/Members/Partners be a minor, he/she is hereby assisted by his/her parent/guardian whose signature appears below.*

Geteken te/Signed at _____ hierdie/this _____ dag van/day of _____

Getuie/Witness

Ouer/Voog/Parent/Guardian

HANDEKENINGE/SIGNATURES: _____

BORGSTELLING

EK/ONS DIE ONDERGETEKENDE(S),

1. _____ ID: _____
 2. _____ ID: _____
 3. _____ ID: _____

(VOLLE NAME EN IDENTITEITSNOMMERS)

Verbind my/ons hiermee as borg en medehoofskuldenaar, gesamentlik en afsonderlik, vir en namens:

(Hierna genoem die Skuldenaar),

Ten gunste van Tuinroete Agri Beperk vir die behoorlike betaling van alle gelde wat verskuldig mag wees soos op datum van ondertekening hiervan of wat verskuldig mag word deur die Skuldenaar aan Tuinroete Agri Beperk, met afstanddoening van alle voorregte van uitskudding en skuldsplitsing en die voorregte de duobus vel pluribus reis debendi, novae constitutionis de duobus reis, non causa debiti, nonnumeratae pecuniae, erroris calculi, en hersiening van rekening, met die aard, krag en uitwerking waarvan ek erken ek/ons ten volle mee vertrou is.

Geteken te _____ hierdie _____ dag van _____

AS GETUIES:

1. _____
 2. _____

KLIËNT HANDTEKENING(E)**DEED OF SURETY**

I/WE, THE UNDERSIGNED,

1. _____ ID: _____
 2. _____ ID: _____
 3. _____ ID: _____

(FULL NAMES AND IDENTITY NUMBERS)

Do hereby bind myself/ourselves as surety and co-principal debtors, et singuli and in solidum, for and on behalf of:

(hereinafter called the Creditor)

Unto and in favour of Tuinroete Agri Limited, for the due and punctual payment of any amount which may now be or at any time in the future become due, owing and/or payable by the Creditor to Tuinroete Agri Limited, and renounce, if applicable, all legal exceptions a Surety may be in law entitled to.

Signed at _____ this _____ day of _____

AS WITNESSES:

1. _____ 1. _____
 2. _____ 2. _____
 3. _____

CLIENT SIGNATURE(S)

HANDTEKENINGE/SIGNATURES: _____

FINANSIËLE INLIGTING (INDIEN U NIE OOR FINANSIËLE STATE BESKIK NIE)
FINANCIAL INFORMATION (SHOULD FINANCIAL STATEMENTS BE UNAVAILABLE)

REK/ACC.: _____

Volle naam, van en beroep van aansoeker/Full name, surname and occupation of applicant:

ID.: _____

ADRES/Address: _____

AARD VAN BESIGHEID/Nature of business: _____

INKOMSTE & UITGAWES / INCOME & EXPENSES	Type / Type	Ontvang/Received	Betaal / Paid
BASIESE SALARIS / BASIC SALARY		R	R
KOMMISSIE / COMMISSION		R	R
HUUR / RENT		R	R
RENTE / INTEREST		R	R
BESIGHEID / BUSINESS INCOME		R	R
BOERDERY Gewasse/ Graan : Crop Farming		R	R
BOERDERY Gewasse/ Vrugte : Fruit Farming		R	R
BOERDERY Produkte Melk & Wol : Products MILK & WOOL		R	R
BOERDERY Vee verhandeling : Livestock Trading		R	R
KONTRAKWERK / CONTRACT WORK		R	R
ANDER / OTHER		R	R
BATES & LASTE / ASSETS & LIABILITIES	Markwaarde/Market Value	Verskuldig/Due	Paaiement/Installment
PLAAS EIENDOM / AGRICULTURAL PROPERTY	R	R	R
ANDER EIENDOM / OTHER PROPERTY	R	R	R
VOERTUIG / MODEL	R	R	R
VOERTUIG / MODEL	R	R	R
IMPLEMENTE / IMPLEMENTS	R	R	R
VEEVOORRAAD / LIVESTOCK	R	R	R
DEBITEUR/DEBTORS	R	R	R
LEWENSPOLISSE/LIFE INSURANCE	R	R	R
BELEGGINGS/AANDELE/INVESTMENTS/SHARES	R	R	R
LENINGS/ LOANS	R	R	R
VOORRAAD / STOCK	R	R	R
KREDITEUR / CREDITOR TRA - Month Acc.	R	R	R
KREDITEUR / CREDITOR TRA - Production Acc.	R	R	R
KREDITEUR / CREDITOR TRA - Term Loans	R	R	R
KREDITEUR / CREDITOR OTHER	R	R	R
ANDER LASTE/OTHER LIABILITIES	R	R	R
ANDER BATES/OTHER ASSETS	R	R	R
ANDER UITGAWES / OTHER EXPENSES			Betaal / Paid
BANKKOSTE / BANKING FEES			R
BRANDSTOF / FUEL			R
ELEKTRIS & WATER DIENSTE / UTILITY SERVICES			R
GEREEDSKAP / EQUIPMENT			R
INSTANDHOUDING/MAINTANANCE			R
KOS/KLERE/FOOD/CLOTHES/			R
LONE/LABOR			R
MEDIES / MEDICAL EXPENCES			R
ONDERRIG FOOIE/EDUCATIONAL EXPENCES			R
TELEFOON/TELEPHONE			R
KORTTERMYN VERSEKERING/SHORT TERM INSURANCE			R
LISENSIES/LICENCE			R
KANTOORUITGAWES / OFFICE EXPENCES			R
ANDER/OTHER			R
TOTAAL / TOTAL	R	R	R
BANK	SALDO / BALANCE	Verskuldig/Due	Paaiement/Installment
KREDIETKAART / CREDIT CARD	R	R	R
TJEKREKENING / CHEQUE ACCOUNT	R	R	R
SPAARREKENING / SAVINGS ACCOUNT	R	R	R

Hiermee bevestig ek dat die bogenoemde deur myself voltooi en/of nagegaan is en na my beste wete korrek is.
 I hereby certify that the above information was completed and/or verified by myself and is correct.

Geteken te/Signed at _____ hierdie/this _____ dag van/day of _____

HANDTEKENINGE/SIGNATURES: _____