



FRASER ALEXANDER PTY LTD  
REGISTRATION NUMBER 2005/028043/07

Building 10  
Greenstone Hill Office Park  
24 Emerald Boulevard  
Edenvale  
1609

Tel: 011 929 3600  
E-mail: [fainfo@fraseralexander.co.za](mailto:fainfo@fraseralexander.co.za)

P.O. Box 14700  
Witfield  
Boksburg  
1467

## APPLICATION FOR CREDIT

### CUSTOMER INFORMATION

1. Full Registered Name of Applicant: .....
- .....
2. Trading name of Applicant (if applicable):  
.....
3. Registration Number: .....
4. Ultimate Holding Company (if applicable): .....
5. VAT Registration Number: .....
6. Date Applicant was established: .....
7. Type of entity: .....
8. Physical Address: .....
- .....
9. Postal Address: .....
- .....
10. Telephone Number: .....
11. Fax Number: .....
12. Website: .....

Please attach the following;

1. Certificate of Incorporation or Founding Statement
2. Disclosure Certificate issued by CIPC
3. VAT Registration Certificate
4. Letterhead of Applicant
5. Resolution signed by Proprietors/Partners/Directors/Trustees/Members.

Initial: .....

**APPLICANT BANK DETAILS**

- 1. Bank Name: .....
- 2. Account Name: .....
- 3. Account Number: .....
- 4. Branch Code: .....

Please attach a certified letter of confirmation of bank account from the Applicant’s banking institution and a blank cancelled cheque of the Applicant.

**TRADE REFERENCES**

- 1. Trade Reference: .....  
Tel Number: .....  
Contact Person: .....  
E-mail Address: .....
  
- 2. Trade Reference: .....  
Tel Number: .....  
Contact Person: .....  
E-mail Address: .....
  
- 3. Trade Reference: .....  
Tel Number: .....  
Contact Person: .....  
E-mail Address: .....

**PROPRIETORS /PARTNERS/DIRECTORS/TRUSTEES/MEMBERS**

- 1. Full Names: .....  
Identity Number: .....  
Home Address: .....  
Home Tel. Number: .....

**Initial:** .....



**ANNUAL FINANCIAL STATEMENTS AND MANAGEMENT ACCOUNTS:**

Please attach a copy of the most recent annual financial statements and monthly management accounts of the Applicant.

**The Applicant hereby agrees to the following terms and conditions:**

1. Fraser Alexander Proprietary Limited (“The Company”, or any of its holding, subsidiary, associated or affiliated companies, their successors in title and assigns) reserves the right at any time to cancel, withdraw, vary or amend any credit facility granted to the Applicant, without prior notice. In the event that the Company withdraws or cancels such credit facilities, all amounts owing by the Applicant to the Company will immediately become due, owing and payable.
2. In granting any credit facility, the Company shall be entitled to act either as agent or principal, at its election.
3. The Applicant shall not be entitled to rely on the benefit of *exception on causa debiti*.
4. All credit facilities shall be subject to the terms and conditions of this credit application and any subsequent written agreement concluded by and between the Applicant and the Company, the terms of that written agreement applying to the extent of any inconsistency with this credit application.
5. The decision whether or not to grant credit to the Applicant is in the sole discretion of the Company. A credit agreement between the Applicant and the Company will not have been concluded until the Company has communicated its acceptance of this credit application to the Applicant, which acceptance (or rejection, as the case may be) shall be communicated in writing.
6. The Applicant warrants that all the information contained in this credit application form is true and correct and authorises the Company to use any reasonable means to verify this information from the trade references supplied and to investigate the Applicant’s credit worthiness and obtain information from any credit bureau it deems necessary.
7. The Applicant warrants that its annual turnover and / or total value of assets exceeds the thresholds set out in the National Credit Act 34 of 2005 and the Consumer Protection Act 68 of 2008.
8. The Applicant indemnifies the Company in respect of any and all legal costs (on an attorney and own client scale), including tracing agency fees and collection charges incurred by the Company in the event that it instructs attorneys to recover any amounts owing to it by the Applicant.
9. The Applicant consents to the jurisdiction of the High Court of South Africa, Gauteng Local Division.
10. The Applicant shall be liable to pay interest on all overdue amounts, calculated daily and compounded monthly, at the prime rate of interest as published by the Standard Bank of South Africa Limited from time to time.
11. The signatory to this agreement on behalf of the Applicant warrants that he/she has the necessary authority to bind the Applicant.
12. The Applicant chooses its physical address set out above as its *domicilium citandi et executandi* for service of any legal notices, pleading or documents.
13. The Company shall take all reasonable steps to protect the personal information of the Applicant and for purposes of this credit application form, “personal information” shall be defined as detailed in the Promotion of Access to Information Act 2 of 2000 (“PAIA”) and the Protection of Personal Information Act 4 of 2013 (“POPI”). The Company accepts no liability whatsoever for any loss, damage (whether direct, indirect, special or inconsequential) and / or expenses of any nature which may arise as a result of or which may be attributable directly or indirectly from information provided to the Company by the Applicant.

Initial: .....

14. No relaxation or indulgence granted to the Applicant by the Company at any time, shall be deemed to be a waiver of any of its rights in terms hereof, and such relaxation or indulgence shall not be deemed a novation of any of the terms and conditions set out herein, or create any estoppel against the Company.
15. The Applicant shall not be entitled to claim set off or deduction in respect of any payment due by the Applicant to the Company.
16. Any agreement purporting to vary these terms and conditions shall not be valid unless reduced to writing and signed by a duly authorised representative of both parties.
17. The Applicant accepts and agrees that all business is undertaken in accordance with the terms of this credit application form, which terms and conditions the Applicant acknowledges having read and understood.

I, the undersigned, warrant that I am duly authorised to make this credit application and to sign this agreement on behalf of the Applicant.

**FOR AND ON BEHALF OF THE APPLICANT**

Name in full: .....

Signature: .....

Address: .....

Date: .....

Designation: .....

Company's stamp:

**Witness:**

Name in full: .....

Identity Number: .....

Signature: .....

**SIGNED FOR AND ON BEHALF OF THE COMPANY**

Name in full: .....

Signature: .....

Designation: .....

Date: .....

**IMPORTANT: APPLICANT TO PLEASE ATTACH THE FOLLOWING DOCUMENTS**

- Certificate of Incorporation or Founding Statement
- Disclosure Certificate from CIPC (Enterprise Information)
- VAT Registration Certificate
- Letterhead of Applicant
- Resolution signed by Proprietors/Partners/Directors/Trustees/Members.
- Blank cancelled cheque.
- Certified letter of confirmation of bank account from the Applicant’s banking institution.
- Copies of identity documents of Proprietors/Partners/Directors/Trustees/Members
- Annual audited financial statements.
- Latest year to date management accounts.

**FOR COMPANY USE ONLY**

Applicable FA Division: .....

Credit Bureau Report: .....

Account Number Assigned: .....

Payment Terms recommended: .....

Credit Limit Recommended: .....

Approved by GM: .....

Approved by SFMO: .....

Approved by SMFTSS: .....

Approved by GSFM: .....

Approved by CFO: .....

Special Conditions: .....

Account Executive: .....