



Credit Policy Help Sheet

1. The Client be South African citizen with green bar coded Id, no temporary Id's, passports or drivers licences will be accepted.
2. Client must be permanently employed for 6 months or longer, or if less than six months a letter must be supplied from previous employer showing a term of employment between the two of not less than six months.
3. Client must bank with either ABSA, FNB, Standard Bank, Nedbank, Capitec or Bank of Athens.
4. Client cannot be under administration or insolvent or under debt counselling
5. Must be 18 years and older but not more than 65 by the end of the loan agreement.
6. We do not take commission earners, contract workers i.e. Security guards and cleaners, and self employed people.
7. **Monthly earner**: We need the **latest original payroll generated payslip** and three months bank stats, reflecting at least the last **3 salary deposits** via Bank transfer
8. **Fortnightly earner**: We need the **last 2 original payroll generated payslip** and three months bank stats, reflecting at least the last **6 salary deposits** via Bank transfer
9. **Weekly earner**: We need **last original payroll generated payslips** and three months bank stats, reflecting at **least the last 12 salary deposits** via Bank transfer
10. We do not require bank statements for FNB clients
11. We do not accept cash and cheque salary deposits, salaries must be EFT
12. Contracts to be filled in Black pen
13. If there is a variance in payslip Nett vs. Bank stat Nett, company must supply letter why.