

## APPLICATION FOR NON-MEMBERS ACCOUNT

Attached are the relevant forms needed for the completion of this application, of which the original application must be received by SSK for processing:

1. Non-member application: Individual / Entity details with SSK's credit terms.
2. Joint and separate liability form.

Copies of the following documents must accompany the application:

- ∞ Banking details. (Stamped bank letter / stamped bank statement or cancelled cheque.)
- ∞ B-BBEE certificate – if applicable
- ∞ Proof of physical address (Eg: Eskom / Municipality bill.)
- ∞ Financial statements not older than 12 months is mandatory for CC / Company and Trusts.
- ∞ VAT certificate

According to the National Credit Act, the above information will be needed for the credit provider to create a facility. No exceptions.

On returning the original application for processing, a copy of the following documentation, applicable to the applicant, will be needed to comply with above mentioned Credit Act:

- |                                  |  |
|----------------------------------|--|
| In case of an individual:        | - ID of individual (NOT drivers' licence)<br>- Marriage contract   |
| In case of a partnership:        | - ID documents of all the partners, along with proof of physical addresses<br>- Marriage contract of the partners<br>- Written partnership agreement, if any |
| In case of a Closed Corporation: | - ID documents of members of CC members, along with proof of physical addresses<br>- CK1<br>- CK2  |
| In case of a company:            | - ID documents of the directors of the company, along with proof of physical addresses<br>- CM29<br>- Or the Cor14.3   |
| In case of a Trust:              | - ID documents of the trustees, along with proof of physical addresses<br>- The Trust Authorization letter<br>- Trust document                               |

Please note that all incomplete applications (information incomplete, no credit references or missing relevant documents) will not be considered and will be thrown out and that, depending on the facility required, the Credit Manager may request additional information.



**Application for Non-Members**

Registered name of business:.....

Mark the relevant option:

Individual	Partnership	CC	Company	Trust
------------	-------------	----	---------	-------

Vat number:.....(Please provide copy)      Registration number:.....

Type of Business / Business interest:.....

Postal address:.....

Physical Address:.....

Phone number:.....      Fax number:.....

Cellphone number:.....      E-mail address:.....

Contact person name:.....      Authority of contact person:.....

Main branch of choice for purchase at SSK:.....      **Credit Facility required at SSK: R.....**

Full Names & ID numbers of all partners / members / directors / trustees:

Full Names

ID numbers

.....	.....
.....	.....
.....	.....

Particulars of Credit References:

Name:.....      Name:.....

Address:.....      Address:.....

Tel no:.....      Tel no:.....

Contact Person:.....      Contact Person:.....

Account no:.....      Account no: .....

Estimated monthly purchases: R.....      Estimated monthly purchases: R.....

How would you prefer to receive your monthly statement?  
Mark with X (Both postal and e-mail options may be chosen)

Via Post  Via e-mail  Collecting in person

E-mail address for statement:.....  
(More than one address may be provided)

Would you like to receive the statement in Pastel format?

No  Yes

E-mail address for Pastel:.....  
(More than one address may be provided)

Do you make use of order numbers? Yes  No

Registered for B-BEE: No  Yes   
(Please provide copy)

Are you registered for AgriBonus? Yes  No

If yes, please provide the AgriBonus number:.....

### SSK CREDIT TERMS AND CONDITIONS

This account will operate under the standard terms of a 30-day account. An account is regarded as overdue when purchases made in one month are not paid on or before the last working day of the following month. When an account is overdue, the credit facility may be suspended until such time the full overdue amount is paid. Interest will be charged on overdue accounts at Prime rate + 4.5%.

Arrear interest balances are capitalised monthly.

**Payments may be made electronically. When making payments from any other bank than FNB, please allow a transfer period of 3 days before the end of the month. Receipts may only be issued by SSK's cashier when payments show on SSK's bank statement. Electronic payments must be confirmed via fax/e-mail the very same day. Interest collected in the event of electronic transfers not showing on SSK's bank statement before month's end, will be payable.**

The facility may also be suspended when the credit limit has been exceeded.

The applicant is responsible for all legal costs that may be incurred for any amount outstanding to be collected, including lawyers' fees on an attorney and client scale together with collection commission. The applicant chooses the address on this application form to be his / her / their domicilium citandi et executandi.

I / we, the undersigned (in my personal capacity and / or in my capacity as duly authorized representative of the applicant (hereinafter "the applicant"), declare that the information provided herein is complete and correct, and that no information that can affect this credit application is omitted.

The applicant hereby declares and **hereby gives unrestricted permission** to SSK in order to obtain any personal information at any time [as defined in the Protection of Personal Information Act, No. 4 of 2013 ("BPI Act")] including financial data and data that form part of this application, check and / or verify with other institutions (such as credit applications at any credit bureau, verify credit and financial information and history at any commercial bank, Land Bank, other agricultural cooperatives and / or credit providers, CIPC or Deeds Office inquiries) for the purposes of considering and processing this application. By signing this application form:

- i) the applicant declares that he / she has freely consented that the applicant's data and personal information (as defined in the BPI Act) may be collected and processed and reprocessed by SSK (as provided in the BPI Law);
- ii) the applicant acknowledges and confirms that SSK needs, inter alia, the applicant's personal information and will process and reprocess for the purposes of: (a) compliance with statutory provisions (including but not limited to the provisions of the National Credit Act, Act 34 of 2005 and the Financial Intelligence Center Act, No. 38 of 2001); (b) risk assessment; and (c) the provision of credit and / or other services to the applicant in terms of any existing or future credit facility agreement and / or any other agreement between SSK and the applicant; and
- iii) the applicant agrees that SSK may provide his / her personal information / data to SSK's service providers or agents or any persons / entities to whom any of SSK's rights under the terms of any agreement entered into between the applicant and SSK may arise from the information provided in terms of this application.

**SENTRAAL-SUID KOÖPERASIE BPK** **SSK** **SENTRAAL-SUID CO-OPERATIVE LTD**

GEREGISTREER Kragtens Wet Nr. 14 van 2005 / REGISTERED IN TERMS OF ACT NO.14 OF 2005

FSP Lisensie Nr. 1107 / FSP Licence No. 1107 1943/000002/24 NKR Lisensie Nr. 165 / NCR Licence No. 165

**HOOFKANTOOR / HEAD OFFICE: Voortrekstraat 34 / 34 Voortrek Street, Swellendam 6740, Posbus / P. O. Box 12, Swellendam, 6740**

**Tel: (028) 514 8600, Faks / Fax: (028) 514 8656, E-pos / Email: [info@ssk.co.za](mailto:info@ssk.co.za)**

Direkteure / Directors: D.H. van Papendorp (Voorsitter / Chairperson), S.W. Viljoen (Onder-Voorsitter / Vice Chairperson), J.H. Barry, J.M. Joubert, M.G. Lourens, M.J. Odendaal, M. Pienaar, J.E. Robertson, A.J. Steyn, M.S. Streicher, P.S. Uys

I / we guarantee that:

- I / we have read, understand and agree to SSK's credit terms.
- I / we, the applicant accept full responsibility for this account in my / our personal capacity.

SIGNED AT.....ON THIS ..... DAY OF .....20.....

1. Signature: ..... Name: ..... Capacity: .....
2. Signature: ..... Name: ..... Capacity: .....
3. Signature: ..... Name: ..... Capacity: .....
4. Signature: ..... Name: ..... Capacity: .....

**FOR OFFICE USE ONLY**

Limit approved: R.....

Approval signature: .....

Name of signatory: .....

Date of approval: .....

Comments: .....

.....

.....



**JOINT AND SEPARATE LIABILITY**

I/We, the undersigned.....

and.....and.....

and.....and.....

who do business in a Company/Partnership/Close Corporation/Trust under the name of:

.....

hereby request you to open an account in the name of said enterprise.

I/We acknowledge and confirm that I/we are responsible jointly and separately and in solidum in my/our personal and separate capacities as well as the Company/Partnership/Close Corporation/Trust for all debts or other obligations of whatever nature, current as well as future and however these may arise, which may now or in future, be owed or payable by the Company/Partnership/Close Corporation/Trust to SENTRAAL-SUID CO-OPERATIVE LTD. (hereinafter referred to as "the Co-operative".)

And I/we further acknowledge and consent that the Co-operative may recover the amount of any such obligation from one or more of us in my/our personal capacity/capacities, and may attach my/our private assets without the necessity to take any preceding action against the enterprise or to attach any of the assets of the enterprise.

And finally I/we further acknowledge and consent that should the estate of the Company/Partnership/Close Corporation/Trust and the estate or estates of any one or more of us be under sequestration at the same time, the Co-operative may institute and prove a claim for the amount of any such obligation against the sequestered estates of all or any of us/me, as well as against the estate of the Company/Partnership/Close Corporation/Trust.

If the composition of my/our enterprise should be amended or changed, you will receive proper written notice thereof and such notice shall be binding upon the Company/Partnership/Close Corporation/Trust if it was given in the name of the enterprise by any one of us signatories hereto.

**SIGNED:**

**WITNESSES:** (Please ensure that witnesses sign)

1.....

1.....

Name in block letters.....

Name in block letters.....

2.....

2.....

Name in block letters.....

Name in block letters.....

3.....

3.....

Name in block letters.....

Name in block letters.....

DATE.....

(Please ensure that the date is entered.)