

**STANDARD DECLARATION
NATURAL PERSONS**

LEGAL AND GENERAL INFORMATION

While Nedbank Group Limited and all its subsidiaries and associates and its cessionaries, delegates or successors in title (collectively 'Nedbank') are constantly striving to provide a service that is intended to make your banking as easy and convenient as possible, all South African banks are legally obliged to verify, including identity verification with statutory bodies, and retain information received from you.

Apart from the information you will provide in your application, Nedbank may therefore require additional documentation and information from you.

Where the words 'I', 'me', 'my', 'you' and 'your' are used, these also refer to entities other than natural persons in the event that such entities are represented in this document.

PRIVACY CONSENT

I provide my express consent to Nedbank to process my personal information as defined in legislation, including fingerprints, biometric personal identification details, photographs and identity verification in terms of the Financial Intelligence Centre Act of 2001, for purposes of providing financial services and preventing fraud and money laundering, and to send my personal information to third parties in order to provide a service to me, and also to send such information to foreign countries, when necessary, by electronic or other means for processing. I understand that such countries may not have specific data privacy laws.

FURTHER PROCESSING

- 1 Nedbank may search, update or place my records at credit reference bureaus and government agencies in order to verify my identity, assess my ability to obtain credit or to provide collateral of any kind, including guarantees or suretyships, and may, on request from another credit provider with whom I have applied for credit, provide my personal information, including my credit reference data, to such credit provider and also make any enquiries that it deems necessary to confirm the details on this form for marketing purposes and to assess my creditworthiness.
- 2 Nedbank may use my personal information for debt enforcement, including but not limited to recovery, collection, repayment, surrender, enforcement and cession of debts
- 3 I confirm that I have fully disclosed my debt repayment history.

COMMUNICATION AND MARKETING

- 1 I would like Nedbank to inform me of new Nedbank products and special offers. Yes No
- 2 I would like Nedbank to present exclusive offers from other organisations to me. Yes No
- 3 Nedbank may request reputable research organisations to contact me. Yes No
- 4 My preferred method of communication is as follows: Email SMS Direct mail Telephone All
- 5 Nedbank may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary. Yes No

CONFIRMATION

- 1 Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents thereof and that I am completing it of my own free will.
- 2 Nedbank may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.
- 3 I warrant that I have fully answered all questions and responded to requests for information truthfully as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.
- 4 All consents provided in this document will survive any contractual relationship that I have with Nedbank, unless I provide written notice to Nedbank that I have cancelled such consents.

FURTHER TERMS IN RESPECT OF HOME LOAN APPLICATIONS

In addition to the above declaration terms, I undertake that Nedbank may further:

- 1 furnish my personal information to Nedgroup Life Assurance Company Ltd (Nedgroup life) and/or Nedgroup Insurance Company Ltd (Nedgroup Insurance) or any of their outsourced vendors/ delegates for the purposes of obtaining or servicing insurance policies (if applicable in the circumstances to this application);
- 2 report or release my personal information including my credit bureau records to any other person to the extent permitted or required by the National Credit Act, other national or provincial legislation, or an order of court or the National Consumer Tribunal established by the National Credit Act; and
- 3 undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.

Warranties and confirmations

- 1 I warrant that I have fully disclosed my/our current financial position to Nedbank.
- 2 I confirm that approval of this application is conditional upon my/our compliance with Nedbank's credit requirements in respect of both property and life insurance.

Signatures

Signed at on
(place) (day) / (month) / (year)

Main applicant

Spouse (if married in community of property)

Surety, guarantor or coapplicant