



AFFORDABILITY ASSESSMENT AUTHORITY & CONSENT

In terms of section 81(2) of the National Credit Act 34 of 2005

PERSONAL INFORMATION (Main Applicant)														
Full Names					Surname									
Identity Number														
Physical Address								Post Code						
Postal Address								Post Code						
Cell		Tel. (H)		Tel. (W)		Email								
INCOME & EXPENSES														
Monthly Gross Salary					Monthly Salary Deductions						Monthly Nett Income			
Monthly Other Income					Monthly Expenses (excluding credit instalments)									

PERSONAL INFORMATION (Spouse/Co-Applicant)														
Full Names					Surname									
Identity Number														
Physical Address								Post Code						
Postal Address								Post Code						
Cell		Tel. (H)		Tel. (W)		Email								
INCOME & EXPENSES														
Monthly Gross Salary					Monthly Salary Deductions						Monthly Nett Income			
Monthly Other Income					Monthly Expenses (excluding credit instalments)									

DECLARATION BY APPLICANT/S											
<p>I/we hereby nominate, constitute and appoint LUCID Clear Credit (Pty) Ltd (2011/128765/07) ("LUCID") with Power of Substitution to be my true and lawful Agent in my name, place and stead, to represent me and deal with any matter and sign all documents necessary, to obtain my consumer credit information, deeds, CIPC, eNaTIS, finance application and financial information, from all credit bureaus and relevant third parties and to make the aforementioned information available to me and MultiNET Home Loans (Pty) Ltd for the purpose of performing an affordability and pre-qualification finance assessment on me.</p> <p>I/we agree to LUCID contacting me to provide me with a copy of my affordability & pre-qualification, financial and risk assessment reports and to consult with me to assist me in qualifying for finance or qualifying for better finance terms or improving my affordability and risk. I accept that LUCID will retain all my information, received in terms of this authority and I consent to its use thereof, within the normal course of its business, as may be determined, from time to time, at its sole discretion. For detailed information on LUCID's Privacy Policy, please go to www.scorefix.co.za. Your personal information will not be shared with third parties, however we may disclose your personal information to third parties who are involved in the marketing and/or provision of the aforementioned products or services to you, provided they comply with our Privacy T&Cs.</p> <p>I/we understand that I may revoke this authorization, in writing to LUCID, at any time and unless revoked, it shall remain in force and effect.</p>											

Date	
Full Name (Main Applicant)	
Signature	
Date	
Full Name (Spouse/Co-Applicant)	
Signature	

