



SMALL AGREEMENTS
in terms of section 92 & 93 of the National Credit Act 34 of 2005 ("NCA")

NCR number: NCRCP5446

Name of credit provider: Mapaya Investments CC	Name of consumer: <input type="text"/>
Physical address: 340 Tlamatlama Section	Physical address: <input type="text"/>
Summore Hardware, Tembisa, 1632	<input type="text"/>
Contact number of credit provider: 076 1303074	Contact number of consumer: <input type="text"/>
Date: <input type="text"/>	Id No/CIPRO/registration number: <input type="text"/>

DEBTOR'S EMPLOYER'S DETAILS

Name of Company:

Physical address:

Contact number of Company:

Email Address:

NEXT OF KIN DETAILS

Relationship:

Physical address:

Next of Kin contact number:

Email Address:

COST OF CREDIT

Credit advanced / value of goods or services provided on credit	<input type="text"/>	Instalment, including interest, fees & required insurance, excluding optional insurance	<input type="text"/>
Deposit to be paid & deducted	<input type="text"/>	Number of instalments	<input type="text"/>
Instalments payable specify: monthly, weekly, other	<input type="text"/>	Total all instalments including interest, fees & required insurance, excluding optional insurance	<input type="text"/>
Initiation fee, charged up front	<input type="text"/>	Annual interest rate	<input type="text"/> %
Monthly service fee, included in instalment	<input type="text"/>	Required insurance included in instalment	<input type="text"/>

REPAYMENT ARRANGEMENTS

Frequency of payments: <input type="text"/>	Date of first payment: <input type="text"/>
Method of payment: <input type="text"/>	Date of last payment: <input type="text"/>

STATEMENTS

I wish to receive my Statements :	I wish to receive my Statements via:
<input type="radio"/> Monthly	<input type="radio"/> Email
<input type="radio"/> Every second month	<input type="radio"/> Post
<input type="radio"/> Every third month	<input type="radio"/> I will collect

FURTHER INFORMATION ON RIGHTS AND OBLIGATIONS

Further information on significant rights or obligations imposed on the consumer

Signature: <input type="text"/>	<input type="text"/>
Credit Provider Representative	Consumer

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EARLY SETTLEMENT

A consumer is entitled to settle the credit agreement at any time with or without advance notice to the credit provider. The amount required to settle a credit agreement is the total of the following amounts:

- (a) the unpaid balance of the principal debt at the time, the unpaid interest charges and all other fees payable by the Consumer to the credit provider
- (b) at any time without penalty a consumer may prepay any amount owed to a credit provider under a credit agreement

A credit provider must accept any payment made under a credit agreement when it is tendered, even if that is before the Date on which payment is due.

A CONSUMER'S RIGHT TO TERMINATE THE CREDIT

A consumer may terminate:

- (a) a credit agreement at any time by paying the settlement amount to the credit provider in accordance with section 125;
- (b) an instalment agreement by surrendering to the credit provider the Goods that are the subject of the agreement in accordance with section 127;
- (c) an instalment agreement by paying the credit provider any remaining amount demanded in accordance with section 127(7).

TERMINATION BY CREDIT PROVIDER

A Credit Provider may terminate:

- (a) an agreement if a consumer is in default under a credit arrangement;

A credit provider in respect of credit facility may suspend the credit at any time the consumer is in default under the agreement, close the credit facility by giving written notice to the consumer at least ten business days before the credit facility will be closed;

A credit agreement referred to remains in effect to the extent necessary until the consumer has paid all amounts lawfully charged to the account.

PENALTY INTEREST ON ARREAR AMOUNTS

Penalty interest on arrear amounts will be the same as interest rate charged in respect of the agreement.

Signature:

Credit Provider Representative Consumer