

# Southern Money

SOUTHERN LOAN AND BOND ORIGINATORS CC

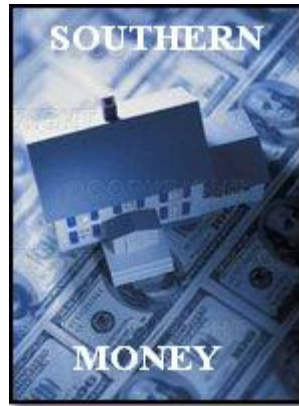
LOANS

CELL PHONE  
CONTRACTS

MORTGAGE BONDS

INSURANCE

ASSET FINANCE



PERSONAL LOANS

BONDS

INSURANCE

CELL PHONE  
CONTRACTS

ASSET FINANCE

Get a free quote now! No personal interviews or embarrassing questions! All applications are done via email or fax.

## NEED CASH / MONEY?

Simply complete our application form and email, fax, post or deliver it to us. See our websites <http://southernmoney.co.za> or <http://erfrontline.co.za> or <http://worldsolutions.co.za> for more information and our easy online application form.

Our Emergency Room Frontline Financial Processors are waiting to serve you.

## FREQUENTLY ASKED QUESTIONS:

### Q. What is an unsecured personal loan?

A. It is a loan that requires no security. This means that you don't need to pledge any of your assets, such as your home, to us, as a guarantee in order to get a loan. To apply for an unsecured personal loan simply follow our easy steps.

### Q. What are the basic requirements for a personal loan?

A. The basic requirements are: 1. A South African bar-coded identity document. 2. A fixed income of at least R2500 per month that is paid into a recognized bank account. 3. You must be 18 years and older. 4. You may not be under sequestration or administration.

**Q. If the interest rates increase, will I be affected?**

A. No. Your loan interest rates are fixed and remain the same for the full term of your loan. If anything else applies you will be informed before the signing of your loan offer.

**Q. How much can I loan and over what period?**

A. Generally speaking you can loan from as little as R1000 to as much as you can afford over periods from 12 months to 36 months. The capped amount may vary from time to time. Remember there is no harm in asking.

**Q. Is there any protection available if I am unable to make my loan repayments?**

A. For your peace of mind we include insurance which settles your outstanding loan balance in the event of your death, permanent disability or certain dread diseases. It also provides limited cover in the event of temporary disability and retrenchment.(Terms and conditions apply. Without prejudice)

**Q. Can I get a loan if my credit worthiness is questionable?**

A. Yes, it will depend on how low your ITC score is. Low scoring may have a negative effect on the interest rate while the loan may still be granted.

**Q. Do I have to visit your offices and answer embarrassing questions?**

A. No. You are always welcome to visit us. However, we process the whole transaction with the use of email and or fax. And what you see on the application form is what we ask.

**Q. If I am not happy with the amount offered to me is there something I can do?**

A. Yes, ask for the amount to be reconsidered. However, mostly you will be offered the highest possible amount which will again depend on your income and credit worthiness. Be careful to go for amounts that you can ill afford.

**Q. Can I ask for a 2nd loan while I am still paying the present one?**

A. You may ask for a second loan every 2nd month. The fact that you promptly pay your instalments will improve your chances to get the second loan. If you, for example, qualified for R5 000 the first time it may very well be that a 2nd loan will be granted of R5 000, bringing the total to R10 000. Affordability will again be the keyword.

**Q. What can I do if I was declined?**

A. You may re-apply within six months, but in the meantime try to improve your ITC score. Ascertain the reasons for your low score, by making contact with the ITC companies. Resolve the problem. When you re-apply request a small amount and make sure that you comply with the instalment conditions. It may improve you score.

**Q. Why is my application taking so long, while many advertise that it will only take a few hours?**

A. Each and every company must comply with the National Credit Act. The basic steps that need to be followed are explained on our website. Invariably it will take time and you should ask yourself whether the company so promising, is honest in its advertising. If you are turned down we continue to try and find a lender that is prepared to assist. It takes time. If we hop in and out of processing because documents were incomplete and or because we did not receive finally the original documents, it will delay payment. From our side we push applications as fast as we can, but there are things we have to comply with. Remember: We will do our utmost to serve you as our most valued client. It is in our own interest to do so.

**Q. How long does it take for the application to be finalized and the money to be in my bank account?**

A. Generally it takes 7 (seven) working days from the time the application was finally processed / uploaded to the time payment is made. However, you can contribute to fast and effective service by providing the correct information right from the start. Immediately after you have signed our offer and emailed or faxed it to us, overnight post all the original documentation to us [Identity document, payslips, bank statements, application forms and the signed offer].

Our Postal address is: Southern Money, PO Box 10062, Dalview 1544.

If your loan is approved and all original documents are with the lender it can take up to 48 hours for payment to be made into your bank account.

**Q. How do I go about in finding out the status on my loan?**

A. The best is to send us an email merely asking us: "What is the status on my loan". Provide us with your full names and identity number. Our call centre will before the close of day notify you. If you phone us, chances are good that it will take time to trace your deal status and unfortunately the time you are spending on the phone will cost you money. Emails are cheap and you will have our response in writing for future reference.

**Q. Can I contact other divisions or persons to try and expedite the processing / review?**

A. No, and it will not help. You will always be referred back to us. It is important to remember that all Service Providers must comply with the National Credit Act. There is no skipping of the queue and or side tracking of processes. It will not be allowed. We are NCA compliant and that is the way it will remain. Any email send from a link on our website is immediately send to our Call Centre and copied to the Call Centre Manager, as well as the Principal Owner. All emails and processing are continuously monitored in an effort to promote and maintain business practises and client service of the highest quality.

**Q. Can I stop my application and try somewhere else?**

A. You may always stop your loan request, at any stage. However, the request will now be on the National Credit Register and will in all probability have an effect on any future

applications over the next 90 days. Wherever you go, you will be recognized on the system. You will remain our client with all and any of our Service Providers.

**Q. Do I have to pay any money to you for your services?**

A. No! And you also do not pay if you are declined, it is free.

**Q. How will I know what the instalments are and other related information?**

A. You will receive a written offer from us that contains a complete breakdown of all the amounts and that provide you with all the relevant information. It is your choice to accept or decline it.

**Q. Is there something in it for me if I refer a friend to you?**

A. Yes, but only if the loan was approved and paid into the bank account of the client and provided that you informed us of the referral before we started to do the processing. You must inform us via email and we will only pay the lead commission if we have confirmed to you that we have received the lead and that the client is indeed a first-time applicant. You may refer as many clients as you like. [Subject to our terms and conditions, while the promotion is lasting and only if the deal was processed through our outlet] Forward our website information to all your friends and contacts.

**Q. What about bonds?**

A. We do first and second bonds and the process is more or less the same. The date of transfer is the date of payment. We process your application to all the major Lending Institutions. We have a very high success rate and you can rest assure that we will do our utmost to secure a bond for you. The fact that a lot less is said about bonds is merely because a more personalized service is required. It remains a lengthy process. Bond needs to be registered, so we will go through it together, step by step.

**Q. Am I allowed to thank you and shower you with gifts?**

A. We always appreciate feedback, good or bad. We strive to only receive good feedback. Positive feedback is the greatest gift we can receive. Equal to this is the fact that we were in a position to assist you with a loan or bond that may improve your quality of life.

Borrow responsible and spend wisely!

Team: Southern Money

1/06/2007

Ps. Our Emergency Room Frontline Financial Processors are waiting to serve you.

