



FACILITY REQUIRED

- 1. FACTORING
- 2. DISCOUNTING
- 3. TRADE FINANCE
- 4. CONTRACT FINANCE

APPLICATION FORM

This form is intended to give us an insight into your Company. Please feel free to expand any of the information requested, if you wish. All information given will be kept strictly confidential.

A. COMPANY DETAILS			
1.	Registered Name		
2.	Nature of Business		
3.	Trade Name		
4.	Registration No.		
5.	Income Tax No.		
6.	VAT No.		
7.	PAYE No.		
8.	Annual turnover	Asset Value	
9.	Registered Address & Magisterial District		
10.	Business Address		
11.	Premises owned / rented (please indicate)		
12.	Postal Address		
13.	Tel.	Fax.	e-Mail
14.	If rented, details of Landlord - Name, Business Address		
	Tel.	Fax.	
	Contact & remaining term of Lease.		

B. BANKING DETAILS OF COMPANY			
	Account 1	Account 2	Account 3
1.	Bankers		
2.	Branch & Branch No.		
3.	Business Address		
4.	Postal Address		
5.	Tel.		
6.	Fax.		
7.	Manager		
8.	Account No.		
9.	Account Balance as at		
10.	Overdraft Facility		
11.	Security		
12.	Repayment / Review Date		
13.	Interest Rate		

C. PROFESSIONAL ADVISORS			
	AUDITORS	ATTORNEYS	OTHER
1.	Name of Business		
2.	Business Address		
3.	Postal Address		
4.	Tel.		
5.	Fax.		
6.	Contact		

D. SHAREHOLDERS / DIRECTORS / MEMBERS			
	MEMBER 1	MEMBER 2	MEMBER 3
1.	Name		
2.	ID No.		
3.	Passport No.		
4.	Nationality		
5.	Position (S/D/M)		
6.	Percentage Interest		
7.	Residential Address		
8.	Postal Address		
9.	Tel.		
10.	Cell.		
11.	Fax.		
12.	e-Mail.		

E. SUPPLIERS			
	SUPPLIER 1	SUPPLIER 2	SUPPLIER 3
1.	Principal Supplier		
2.	Raw Materials		
3.	Business Address		
4.	Postal Address		
5.	Tel.		
6.	Fax.		
7.	Contact		
8.	Monthly Purchases (R-value)		
9.	Terms		
10.	Details of Suppliers' Reservation of Ownership		

F. TOP 3 CUSTOMERS			
	CUSTOMER 1	CUSTOMER 2	CUSTOMER 3
1.	Customer Name		
2.	Business Address		
3.	Postal Address		
4.	Tel.		
5.	Fax.		
6.	Contact		
7.	Monthly Sales (R-value)		
8.	% of Total Sales		

G. SALES (Past six months Sales to Holding, Subsidiary or Associated Companies to be excluded)							
		Gross Sales (Invoices)		Credit Notes (Returns, claims & allowances)		Debtors Balance at month end	
Year	Month	Qty	R-value	Qty	R-value	Qty	R-value
1.							
2.							
3.							
4.							
5.							
6.							
Total							
Average							

H. BAD DEBT EXPERIENCE (Past two years)			
1.	Year End	R-value	% of Debtors
2.	Year End	R-value	% of Debtors
3.	Year End	R-value	% of Debtors

I. SALES FORECAST (Next 12 months)			
		R-value	GP %
1.	Local		
2.	Export		
	Total		

J. SELLING TERMS	
1.	Terms of Sales and Discount Policy
2.	What Proof of Delivery is obtained for:
2.1	Railed Goods
2.2	Posted & other Goods
3.	Are you entitled to charge Interest on Overdue Balances?
4.	At what Rate?
5.	Do you retain Ownership of Goods until paid?

K. SALES	
1.	Do you have credit insurance over debtors? Yes / No
	If yes, state by which company and the policy number
2.	Do you have any set off agreements?
	If yes, please provide details
3.	Number of customers?
4.	Average gross profit percentage

L. FACILITY	
1.	How were you introduced to CT International Finance Development (Pty) Ltd?
2.	What Facility is required in R-value?
3.	How will the finance provided be applied?

M. OTHER INFORMATION REQUIRED (Please attach)		Check <input checked="" type="checkbox"/>
1.	Copy of Memorandum & Articles of Association or Founding Statement	
2.	Brief History of Business	
3.	Audited Financial Statements (Past two years)	
4.	Operating Budget	
5.	Cash Flow Projection	
6.	Latest Management Accounts	
7.	Debtors Age Analysis	
8.	Copy of Customer Credit Application form	
9.	Creditors Age Analysis	
10.	Copies of Invoice, Statement, Credit Note, Letterhead and Sales Literature	
11.	Copies of all major Customer Contracts	
12.	Business Plan (if available)	
13.	Statement of Private Assets & Liabilities of Shareholders / Directors / Members	
14.	List of Securities granted by Credit Applicant and Shareholders / Directors / Members in favour of Third Parties.	

N. DECLARATION BY THE CREDIT APPLICANT

1. The above information has been provided on the understanding that it will be treated in the strictest confidence.
2. The Credit Applicant acknowledges that the information herein contained constitutes the basis on which the Credit Applicant's application shall be considered and that all such information is of material importance and directly relevant to its due consideration.
3. The Credit Applicant warrants that all the information herein contained is, to the best of his / her / its knowledge and belief, true and correct in every possible respect, and that the Credit Applicant is not aware of any other information which, if it should become known to the Credit Grantor, will affect the consideration of the Credit Applicant's application in any way.
4. The Credit Applicant consents to the Credit Grantor making enquiries of whatsoever nature for the purpose of verifying the information herein contained.
5. If a Cession of Debtors is being offered as security, the Credit Applicant certifies that there are no prior cessions.
6. The Credit Applicant certifies that there is no arrangement with creditors in existence and that there are no judgements, provisional winding up orders, judicial management or legal action outstanding or threatened against the Credit Applicant, its Shareholders, Directors, Members, Partners etc.
7. The Credit Applicant hereby acknowledges and agrees that:
 - 7.1 The Credit Grantor may:
 - 7.1.1 Perform a credit search on the Credit Applicant's record with one or more of the registered Credit Bureau's when assessing the Credit Applicant's application for credit.
 - 7.1.2 Monitor the Credit Applicant's payment behaviour by researching his / her / its record at one or more of the credit bureau's.
 - 7.1.3 Use new information and data obtained from any Credit Bureau in respect of the Credit Applicant's future credit application.
 - 7.1.4 Record the existence of the Credit Applicant's account with any credit bureau.
 - 7.1.5 Record and transmit details of how the applicant has performed, and how the account is conducted by the applicant in meeting his / her / its obligations of the account.
 - 7.1.6 Place the Credit Applicant's name on the Credit Grantor's marketing database.
 - 7.2 Use information obtained from one or more credit bureau's to assess future credit applications by the Credit Applicant and members of his / her family.
 - 7.3 The Credit Applicant acknowledges and agrees that any information regarding his / her / its credit worthiness, defaults in payment to the Credit Grantor, and details of how his / her / its account with the Credit Grantor is conducted may be disclosed to any other creditor of the applicant or to one or more Credit Bureau's.

Signed

Name

Position

Date

Who warrants that he / she is duly authorised to make this application for and on behalf of (Company Stamp), the Credit Applicant.

C T INTERNATIONAL FINANCE DEVELOPMENT (PTY) LTD

15 CTI Business Park
69 Vasco Boulevard,
Goodwood, 7460, Cape
P O Box 13515,
N1 City 7463, Cape

Tel: +27 21 590 – 8500
Fax: +27 21 590 – 8600
e-mail: info@ct-international.co.za

SP1, #22
Alley 24, Lane 251
Nan king, East road
Section 5
Taipei, Taiwan , ROC

