

TO BE READ AND UNDERSTOOD BY THE APPLICANT/CLIENT

I/We (the applicant/client) - the undersigned, hereby authorise the credit provider to contact my bankers or auditors to disclose, to the credit provider details of my accounts and financial statements. I/We (the applicant/client)

Hereby consent to the credit provider making enquiries regarding my credit history with any credit bureau. Unique EMB, Terms and Conditions, set forth herewith, I/we, (the applicant/client) upon signature below, furthermore

Hereby irrevocably understand and agree to the following terms and conditions; Full Disclosure: I/We (the applicant client) irrevocably binds him/herself to the terms and conditions as set forth herein and warrants unconditionally

That I/we (the applicant/client) has read and fully understands the said terms and conditions. Marketing: Unique EMB markets itself by means of online media, via the website and at no time guarantees that a loan will be granted to

The applicant/client. The product offered is upto a 6 (SIX) month term agreement for the following convenient service package (herein referred to as "Unique EMB Convenient Service Package"): a loan finding service/facility,

Through the Unique EMB affiliated panel of registered financial services providers and I (the applicant/client) hereby mandate Unique EMB to submit such application on my (the applicant/clients') behalf. The function of applying for

A loan through various financial institutions is outsourced to a finance broker who attends to the loan application process. Loans are obtained from financial institutions that are compliant with statutory regulations pertaining to

Financial services. Duration: Unique EMB's Convenient Service Package is a service for a term of upto 6 (SIX) months. The term period commences from the date your service mandate and agreement has been entered into

And expires at the specified term. Costs of Services: The costs of the Unique EMB Convenient Service Package varies from R48,00 to R89,00 for the monthly subscription fee. By submitting your (the applicant/clients')

Application for the Unique EMB Convenient Service Package via the Unique EMB website, the applicant/client irrevocably agrees and understands that the Service Package MUST be purchased in order to enjoy the loan seeking

Service/facility. By agreeing to the policies of Unique EMB, the applicant/client gives Unique EMB permission to debit the applicant/client and hereby authorizes Unique EMB to debit any and all amounts due to Unique EMB from

The applicant/client's banking account as provided on their (the applicant/clients') online/face2face/telephonic application for the purchase of the Unique EMB convenient service package. The applicant/client hereby irrevocably consents to

A debit order (DEBICHECK/EFT) to be setup on the applicant's/client's next salary date, post the date of the applicant's/clients' application for the Unique EMB convenient Service package, using the banking details the

Applicant/client has provided (Online or Telephonic) using a reputable debit order system provider namely \_\_\_\_\_, on Unique EMB's behalf, for the Unique EMB convenient service package, in the amount of **R** \_\_\_\_\_ for the monthly subscription fee in terms of this agreement per month for the remaining \_\_\_\_\_ months in terms of this agreement. A DAILY tracker may be placed on the applicant's/client's account in the event there are

"Insufficient funds" in the applicant/clients banking account as provided. Furthermore, please be advised your (applicant/client) bank statement, shall reflect the name \_\_\_\_\_ or \_\_\_\_\_ together with your (the

Applicant/client) reference number, to clearly identify the irrevocably agreed purchase transaction between yourself (the applicant/client) and Unique EMB in terms of this agreement. Breach of Agreement: Should the applicant /

Client be in breach of this agreement and/or the terms in the policies, and remain in breach and/or failed to rectify the breach after 20 business days has elapsed after Unique EMB has given written notice (electronic, Eg. Email) to

The applicant/client for the failure to comply with the agreement, Unique EMB shall accordingly cancel this agreement. Should Unique EMB terminate this agreement due to a breach on the part of the client, a notice stipulating

Same will be sent to the applicant/client. The applicant/client shall remain liable to Unique EMB for any amounts owed to Unique EMB in terms of this agreement up to the date of successful cancellation, and Unique EMB shall

Impose a reasonable cancellation penalty as provided for in the CPA. All legal fees associated with the collection of monies owing to Unique EMB in terms of these terms and conditions, being it for breach or otherwise shall be paid

By, or be liable by the applicant/client on an attorney client scale. The applicant/client shall be responsible for all failed debit order costs which can vary from bank to bank per unsuccessful debit order from the applicant/client. The

User (applicant/client) of the Unique EMB website, admits and/or confirms that the applicant/client hereby irrevocably agrees to the policies, terms and procedures of Unique EMB. This means that the applicant/client has taken the

Time to read, study and thoroughly understand these terms, Terms of Use, Legal Disclaimer and the Privacy Policy (herein collectively known as the "policies") of Unique EMB and the Unique EMB website. The policies are all

accessible on the Unique EMB website: Terms of Service, the Terms of Use, the Legal Disclaimer as well as the Privacy Policy. These policies will form part of your (the applicant's/client's) consent when you (the applicant/client)

submitted your (the applicant/client) application for Unique EMB's Convenient Service Package via the Unique EMB website and it shall constitute a digital signature (IP Address location, Date and Time of application submission) on

your digital binding service mandate and agreement for the irrevocable acceptance of the policies of Unique EMB, between yourself (the applicant/client) and Unique EMB. This Loan Referral Application form has been created due

to your (the applicant/clients') purchase of the Convenient Service Package from Unique EMB (Pty) Ltd, Reg No. 2018/626186/07, (herein referred to as "Unique EMB") on (date \_\_\_\_\_).

By signing this Loan Referral Application Form, you (the applicant/client) further confirm that you (the applicant/client) have purchased the above mentioned product/service from Unique EMB. You (the applicant/client) hereby

furthermore confirm that you (the applicant/client) have voluntarily submitted the application for the purchase of Unique EMB's Convenient Service Package telephonically and/or online via the Unique EMB website or face2face, under no force or duress

and at your (the applicant/clients') own free will.