



Private & Confidential

Systems Services Customer Number

APPLICATION FOR CREDIT FACILITIES

PLEASE INITIAL EACH AND EVERY PAGE OF THIS CREDIT APPLICATION

REGISTERED NAME AND ADDRESS <small>(Domicilium citandi et executandi)</small>				POSTAL CODE
Hereafter - 'The Customer'				
REGISTRATION NUMBERS	CO. REGISTRATION NUMBER		VAT REGISTRATION NUMBER	
	TAX NUMBER		DATE ESTABLISHED	
TRADING NAME(IF APPLICABLE)				
STREET ADDRESS				POSTAL CODE
POSTAL ADDRESS				POSTAL CODE
DELIVERY ADDRESS				POSTAL CODE
ACCOUNTS PAYABLE	CONTACT NAME		TELEPHONE NUMBER(S)	FAX NUMBER(S)
EMAIL ADDRESS				
WILL OFFICIAL ORDER BE USED	YES		NO	
ACCEPTS ELECTRONIC DOCUMENTS	YES		NO	

HOLDING COMPANY AND PRINCIPAL ADDRESS				POSTAL CODE
TYPE OF CONCERN	SOLE PROPRIETOR	CLOSE CORPORATION	PARTNERSHIP	COMPANY
TRADING PERIOD	HOW LONG HAS THE BUSINESS (AS PER TRADING NAME) BEEN TRADING?			
NATURE OF BUSINESS				
NAME OF DIRECTORS, PARTNERS, OWNERS ETC.	NAMES	ID/PASSPORT NO	TELEPHONE NUMBER	



• **Head Office**
 29 Burt Drive
 Newton Park
 Port Elizabeth
 6045
 Tel: +27 (0) 41 365 4837
 Fax: +27 (0) 41 365 2394
 Email: info@ssg.co.za

• **Gauteng Office**
 Ground Floor
 Lakeview Building
 1277 Mike Crawford Street
 Centurion
 Gauteng 0157
 Tel: +27 (0) 12 683 8883
 Fax: +27 (0) 86 666 4837

• **Postal Address**
 P.O.Box 35027
 Newton Park
 Port Elizabeth
 6055
 South Africa

Website: www.ssg.co.za

	NO OF YEARS AT CURRENT ADDRESS					
	LANDLORD DETAILS (IF RENTING)	ADDRESS		TEL NUMBER(S)	FAX NUMBER(S)	
	BOND DETAILS (IF PROPERTY OWNER)	BOND HOLDER NAME		TEL NUMBER	FAX NUMBER	
		ADDRESS				
	FINANCIAL INFORMATION	ISSUED SHARE CAPITAL	ANNUAL TURNOVER		NET ASSET VALUE	
	DECLARATION	HAVE SEQUESTRATION / LIQUIDATION PROCEEDINGS EVER BEEN INSTITUTED AGAINST THE BUSINESS / DIRECTORS / PARTNERS OR OTHERS NAMED ABOVE OR HAS THE CONCERN EVER OFFERED A COMPROMISE TO CREDITORS			STATE	
					YES	
					NO	
	IF YES, PLEASE GIVE DETAILS					
AUDITORS NAME AND ADDRESS	NAME			TEL NO		
	ADDRESS			EMAIL		
COMPANY SECRETARY / PUBLIC OFFICER			TEL NO			
		TRADE REFERENCE 1		TRADE REFERENCE 2		
	NAME					
	ADDRESS					
	PHONE NUMBER(S)					
	HOW LONG TRADING WITH THIS SUPPLIER					
	AVERAGE MONTHLY PURCHASES					
	PAYMENT TERMS					
		TRADE REFERENCE 3		TRADE REFERENCE 4		
	NAME					
	ADDRESS					
	PHONE NUMBER(S)					
	HOW LONG TRADING WITH THIS SUPPLIER					
	AVERAGE MONTHLY PURCHASES					
	PAYMENT TERMS					



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BANK NAME			
BRANCH			
BRANCH CODE			
BANK ACCOUNT NUMBER			
STATE NAME IN WHICH THE ACCOUNT IS OPERATED			
WHAT IS THE MAXIMUM CREDIT REQUESTED FOR THIS ACCOUNT?	ZAR		
WHAT PAYMENT CONDITIONS ARE REQUIRED?	COD	30 DAYS FROM STATEMENT	30 DAYS FROM INVOICE
HOW WILL PAYMENT BE MADE	CASH	EFT	

Please Note:

1. AN ACCOUNT CANNOT BE OPENED UNLESS THE APPLICATION HAS BEEN SIGNED BY EITHER THE PROPRIETOR, TRUSTEE, DIRECTOR OR AUTHORIZED MEMBER OF THE COMPANY

We warrant that all the information contained herein is correct and are duly authorized to sign hereto. We have read and accept the Systems Services terms and conditions and surety and acknowledge that, irrespective of our terms and conditions being sent to Systems Services after the signature hereof, the Systems Services terms and conditions and surety shall at all times prevail. No variation or amendment of the Systems Services terms and conditions and surety shall be binding on Systems Services unless expressly agreed thereto in writing by an authorized representative of Systems Services.

Signed at _____ on this _____ day of _____

Name in full _____

Position held _____

Authorized Signature _____

Please attach the following documents:

BEE Certificate	
VAT Registration Certificate	
Latest Audited Financial Statements	
Business Letterhead	
Cancelled Cheque	



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SYSTEMS SERVICES APPLICATION APPROVAL

Limit			
Date			
Sales Division & Rep	Approved by Manager		
Date		Date	

Systems Services Standard Terms and Conditions

1. APPLICABILITY OF CONDITIONS

- 1.1. All business undertaken by Systems Services Group (Pty) Ltd T/A Systems Services (SSG) is subject to SSG's standard terms and conditions ("the conditions") hereinafter set out and each condition shall be deemed to be incorporated in and to be a condition of any agreement between SSG and its customer.
- 1.2. Even if these conditions are not signed by the customer, it will be deemed that the customer has agreed to them when accepting delivery of any goods from SSG.

2. ORDERS

- 2.1. The customer must place orders with SSG's sales department by letter, fax or e-mail.
- 2.2. The customer must quote its account number when placing orders.
- 2.3. Unless SSG notifies the customer that it does not accept the order at the time it is placed, SSG will be deemed to have accepted the customer's order upon receipt thereof.
- 2.4. If SSG does not have sufficient stock of the goods that have been ordered by the customer, unless the customer cancels the order in writing, the goods will be supplied as soon as SSG receives stock thereof.

3. PRICE

- 3.1. All goods are sold at prices as determined by Systems Services alternatively the agreed price ("the prices")
- 3.2. The prices exclude VAT and delivery costs.

4. PAYMENT

- 4.1. The customer shall make payment for all goods purchased from SSG within thirty (30) days of the date of statement unless otherwise agreed with Systems Services in writing.
- 4.2. In the event of the customer failing to make payment on the due date, the customer shall be liable to SSG for interest at the rate of 2.5% per month. Such interest shall be calculated from the due date to date of payment.
- 4.3. All payments due by the customer shall be made in South African Rand, without demand, deduction or setoff, in cash, by bank guaranteed cheque or by electronic funds transfer.
- 4.4. All direct payments must be deposited into the following bank account, which may be changed by SSG, from time to time, on written notice to the customer:

Account holder: Systems Services Group (Pty) Ltd T/A Systems Services
 Bank: First National Bank
 Branch: Newton Park
 Branch code: 261050
 Account number: 621 0228 2176

- 4.5. The customer acknowledges that SSG is entitled in its entire discretion to appropriate any payment made by the customer to any part of the account that SSG elects.

5. DELIVERY

- 5.1. The goods are deemed to be delivered to the customer on:
 - 5.1.1. Commencement of the unloading of the goods upon delivery to the customer by SSG or its designated contractor (supplier, courier service) at the destination specified in the order ("the delivery destination");
 - OR**
 - 5.1.2. Commencement of the loading of the goods upon collection by the customer;
 - OR**
 - 5.1.3. On signature by the customer of the proof of delivery in respect of the goods ordered, these goods will be deemed to have been delivered to the customer.
- 5.2. The customer must collect the goods from SSG's offices within 7 days of the date of any notice by SSG that the goods are ready for collection, failing which SSG may, but is not obliged to, deliver the goods to the customer.
- 5.3. Unless the customer notifies SSG in writing within ten days of delivery of the product of any defect in the product, then the said product shall be deemed to be in good order and condition as at the date of delivery and no claim shall lie against SSG in respect thereof.
- 5.4. The customer will be liable for all delivery charges.

6. OWNERSHIP AND RISK



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- 6.1. Ownership in any goods sold by SSG to the customer shall remain vested in SSG until payment in respect of such goods has been made in full.
- 6.2. The customer bears all the risk in and to any goods sold to the customer and of any harm caused by such goods from the time of delivery to the customer or its agent.
- 7. RETURN OF GOODS**
- 7.1. SSG may, but is not obliged to, accept the return of goods that were correctly supplied in accordance with the customer's order. If it does so, the following conditions will apply:
- 7.2. Prior authorisation from SSG's management must be obtained in writing;
- 7.3. The returned goods and the packaging must be in a resalable condition, as determined by SSG;
- 7.4. The returned goods must be accompanied by proof of purchase (e.g. a signed delivery note or invoice);
- 7.5. The customer will be liable for a handling charge of 10% of the value of the order, at SSG's discretion;
- 7.6. The goods must be returned to SSG within 7 days of receipt thereof in order to qualify for a credit.
- 7.7. The handling charge will be deducted from any credit note issued to the customer by SSG. SSG shall not give customers any cash refund for any goods returned for any reason whatsoever.
- 8. GUARANTEE**
- 8.1. SSG guarantees that all the products which it supplies shall comply with the technical properties of the product according to the various technical data sheets issued from time to time by SSG. Copies of such data sheets are available on request from SSG.
- 8.2. The information set out in the technical data sheets and leaflets issued from time to time by SSG is of a general nature only and SSG does not assume any responsibility whatsoever for any reliance that is placed thereon by the customer.
- 8.3. SSG gives no other guarantee either expressed, implied or tacit of any nature as to the fitness, suitability or performance of the product.
- 9. EXCLUSION OF LIABILITY**
- 9.1. Save for the guarantee in terms of clause 8 above, where SSG's liability shall be limited to the replacement or cost of the product, neither SSG nor any of its members, employees or agents shall be liable for any loss or damage whether direct, indirect, consequential or otherwise suffered by the customer arising from any cause in connection with any business or transaction concluded with SSG, whether such loss or damage results from a breach of the agreement (whether total, fundamental or otherwise), negligence or any other cause without limitation.
- 10. PARTNERSHIP**
- 10.1. In the event of the customer being a partnership, the individual partners agree that all partners shall be jointly and individually liable for payment of all amounts due to the customer by SSG. The partners further agree that their liability to SSG shall be unaffected by any dissolution of the partnership in respect of any goods sold and delivered after such dissolution unless a written notice enclosing proof of such dissolution has been duly delivered to SSG.
- 11. HACKING**
- 11.1. Hacking is a term used in the computer security context to describe the action whereby someone seeks and exploits weaknesses in a computer system, computer network, application software, e-mail or web sites. Hackers illegally obtain access to the aforementioned and then can use information obtained as such or disrupt the functioning of these systems.
- 11.2. It is the customer's responsibility to ensure that they are adequately protected from such actions and SSG will not accept responsibility for any loss or disruption caused by such actions.
- 11.3. It is also the customer's responsibility to familiarise themselves with possible weaknesses in their systems and to take the necessary steps to adequately protect their systems from possible hacking.
- 12. Proof Of Delivery**
- 12.1. The customer has 7 days from date of invoice to dispute the details on an invoice.
- 12.2. The customer accepts that an invoice received via e-mail will be regarded as proof of delivery (i.e. goods delivered and services received as per the Invoice received by the Customer) and that no signed invoice is needed to prove delivery of services or goods.
- 13. LANDLORD'S LIEN**
- 13.1. If the customer leases its premises, then the customer must notify its landlord that any goods bought from SSG belong to SSG until it is fully paid for. SSG also has the right to notify the landlord thereof.
- 13.2. The customer must provide SSG with the name and contact details of its landlord. The customer must notify SSG of any changes to its landlord or its contact details and immediately provide SSG with the new information.
- 14. BREACH**
- 14.1. The customer will be in breach if it:
- 14.1.1. Fails to pay any amount of money due to SSG on the due date; or
- 14.1.2. Is sequestrated or placed in liquidation (whether voluntary, compulsory, provisional or final) or under judicial management; or
- 14.1.3. Commits any act of insolvency or what would be an act of insolvency if committed by a natural person; or
- 14.1.4. Enters into an arrangement or compromise with its creditors generally; or
- 14.1.5. Fails to satisfy any judgment granted against it within 7 days of the date of judgment; or
- 14.1.6. Fails to strictly adhere to any other term or condition of this agreement.
- 14.2. If the customer is in breach:
- 14.2.1. All amounts which are owed to SSG will immediately become due and payable, despite any agreement for credit with such customer;
- 14.2.2. SSG may suspend all deliveries to the customer;
- 14.2.3. SSG may cancel the customer's orders without notice to such customer.
- 14.2.4. SSG will be entitled without prejudice to its other rights in law to cancel this agreement without notice to the customer.
- 14.2.5. A certificate by a member of SSG reflecting the amount due and owing by the customer to SSG in respect of capital and interest shall be sufficient and satisfactory prima facie proof of the facts therein stated for the purposes of all proceedings against the customer for the recovery of the said amount.
- 14.2.6. The customer will be liable for all expenses incurred by SSG in exercising any rights arising out of breach of the customer's obligations in terms hereof, including legal charges between attorney and client, collection charges and tracing fees.
- 15. DISPUTES**
- 15.1. The customer has the right to, *inter alia*, refer a complaint to a dispute resolution agent, the Consumer Court; or file a complaint with the National Credit Regulator in respect of any alleged contravention of the National Credit Act.
- 16. GENERAL PROVISIONS**



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- 16.1. These conditions and any documents referred to herein constitute the whole agreement between SSG and the customer relating to the granting of credit facilities and the sale of goods.
- 16.2. Neither party will be bound by any variation of these conditions nor any waiver of any rights under these conditions unless the variation or waiver is in writing and signed by both SSG and the customer.
- 16.3. SSG is not bound by any oral statements, figures, specifications, prices quoted, acceptances or representations.
- 16.4. No relaxation or indulgence which SSG may give at any time in regard to the carrying out of any of the customer's obligations will prejudice or be a waiver of any of SSG's rights.
- 16.5. The customer consents and submits to the jurisdiction of the Magistrate's Court in respect of all disputes arising out of the sale of goods to which these conditions relate. Neither party is obliged to institute proceedings in that court.
- 16.6. The amounts referred to in this agreement do not limit the amount recoverable by SSG.
- 16.7. In this agreement, unless the context otherwise requires:
- 16.8. the masculine gender includes the feminine gender and vice versa;
- 16.9. both masculine and feminine genders include the neuter and vice versa;
- 16.10. the singular includes the plural and vice versa;
- 16.11. headings of clauses shall be deemed to have been included for the purposes of convenience only and shall not affect the interpretation of this Agreement

SSG hereby elects, as its *domicilium citandi et executandi*, at which it will accept service at any process or notice:
29 Burt Drive, Newton Park, Port Elizabeth.

In terms of Section 45 of the Magistrate's Court Act 1944, the Customer hereby consents to the jurisdiction in terms of Section 29 of the said Act as amended in respect of any action to be instituted against the Customer by SSG in terms hereof or otherwise. It shall, nevertheless, be entirely within the discretion of SSG as to whether to process against the Customer in such Magistrate's Court or any Court having jurisdiction.



Deed of Surety

I/We, the undersigned _____ [Name]

and _____ [Name]
as member(s)/director(s)

of _____ [Name of CC/Company]
("the customer"),

Hereby bind myself/ourselves, jointly and severally, in my/our personal capacity/capacities, as surety/sureties for and co-principal debtor/debtors with the customer for the due performance by the customer of all its obligations existing or arising in terms of this application.

2. I/We irrevocably agree that all acknowledgements and admissions by the customer shall be binding on me/us and that I/we shall be bound to the full extent of the surety, which shall at all times be fully and immediately enforceable.

3. I/We waive the benefits of requiring SSG to:

Take legal action against the customer before it takes legal action against me/us in terms of this undertaking;
Only take legal action against me/us for my/our proportionate share of the customer's obligations where several sureties secure those obligations;

Take legal action against me/us together with any other sureties who also secure the customer's obligations.

SIGNED at _____

on this _____ day of _____ 20__ on behalf of _____
(Duly authorised hereto)

Full Names: _____

Identity/Passport Number: _____

Signature: _____

Witness

SIGNED at _____

on this _____ day of _____ 20__ on behalf of _____
(Duly authorised hereto)

Full Names: _____

Identity/Passport Number: _____

Signature: _____



Declaration

I declare that:

- I am duly authorised to act on behalf of the customer;
- the terms and conditions of the above application have been explained to me and I understand my rights and obligations;
- all the information given in this application is true and correct.
- I have been informed that I can refer any questions I may have to SSG at any time;
- I am not under debt review, nor have I applied for debt review as at the date of signature of this agreement by me;
- I am aware that I must not accept this Agreement unless I understand my rights and obligations and the risks and costs of the loan;
- I can afford the capital and interest payments and the fees referred to in this Agreement;

I agree to the conditions:

- that SSG may make any enquiries that it deems necessary in connection with this application
- and may obtain from and disclose to any credit bureau or any other person with whom the customer has had financial dealings, any information about the customer's credit profile and payment history;
- that the decision to grant credit facilities to the customer is entirely at the discretion of SSG;
- that SSG may withdraw credit facilities granted to the customer in terms of this application, at any time and without prior notification to the customer;
- that the customer will continue to be bound by the terms of this application and the conditions even if SSG allows the customer to exceed the maximum credit applied for in terms of this application for credit facilities;
- to notify SSG in writing at least 30 days before the changes are implemented, if there are any material changes to the customer's circumstances, including but not limited to a change of control or ownership of the customer, or a change in the customer's business, name or address;
- that the physical and, if applicable, registered address of the credit application form will be the *domicilium citandi et executandi* of the customer for the service of any notice or legal process in relation to any matter arising out of this application.

Full Names:	
Designation:	
Identity/Passport Number:	
Date:	
Signature:	