



MY BUDGET FITNESS	CHECKLIST	ATTACHED	
Full names of applicant/client	Identity number	Pse "tick off"	
	Cel No:	Yes	No
	Copy of id or passport		
	Residential address		
	Consent to credit check		
	Latest bank statement/s		
	Income and expenses or home loan application		
	Latest pay-slips and or proof of income		
	Credit account statements and information		
	Name of institution		
	Name of institution		
	Prepared by name :	Signature	Date

My Budget Fitness

How do I start?

Start with:

- * Credit check
 - * completing a consent form and return to us that we can perform a credit and payment profile check on you:
 - * MBF will provide the required form
- T
- One you have paid your My Budget Fitness Evaluation subscription fee of R750.00 you will receive the My Budget Fitness Calculator [spread sheet]
 - In this MBF Calculator you will be required to capture your:
 - Personal detail
 - Income
 - Expenditure
 - Debt
 - Accounts

Once completed, you will be requested to return the MBF Calculator to your my Budget Fitness Personal Trainer who will then refer the information to a My Budget Fitness Expert who will provide a recommendation as to your current credit status and debt and income and expenses.

- In the MBF Calculator list of all your credit commitments quoting:
 - Institution
 - Account number
 - Limit of the facility
 - Outstanding balance
 - Interest rate
 - Monthly repayment amount and period of loan or repayment
- Provide us per fax : 08 6616 3890 or email to meyer@budgetfitness.co.za with copies of the following documents:
 - ID
 - 3 months' salary slips
 - 3 months' bank statements
 - Proof of address
- Deposit R750 into the following account:
 - Trust Account : OOSTHUIZEN MEYER DE WAAL INC Attorneys
Bank: Standard Bank, Branch: Paarl Branch Code: 05210
Account Number: 07 218 0587, Reference: Your surname and ID number

Fax proof of deposit together with the documents above to: 086616 3890 or email to meyer@budgetfitness.co.za

- A personal trainer will contact you once we have received all the above information to discuss drawing up your **My Budget Fitness Plan** which will provide you with a detailed guide as to how to reduce your debt and/or how to save for a deposit.
- We will register you for **FREE** on www.mobile2budget.com to enable you to capture your expenditure and control your budget.
- After 10 days your personal trainer will call you again to discuss your **My Budget Fitness Plan** that has been drawn up and make any changes you may require.
- Remember to capture all your spending, every day on your mobile phone through mobile2budget.
- Your personal trainer will call you every 10 days for the first month and thereafter once a month to discuss your progress and adjust your **My Budget Fitness Plan** should you so require.
- From the second month your personal trainer will call you once a month, but you can call at any time should you require assistance.
- Log in to www.mobile2budget.com at the end of every month to see how you are managing your expenses compared to your budget- use your personal username and password.
- Once you achieve your Budget Fitness Goal,
 - your personal trainer will discuss the way forward – to submit a offer to purchase
 - if you enrolled with rent2buy, then proceed with your bond application with the assistance of your my Budget Fitness Personal Trainer.
- Once the bond application is approved, the registration process on your name will proceed and then the transfer attorneys will be in touch with you.

Negative credit reports on my name

How do I go about?

If you receive your credit report and find that there are incorrect or outdated information on your credit report – how do you rectify it ?

To clear your credit report you will have to order copies of your report from the 3 main credit bureaus, review the reports for inaccuracies or old information and then ask the credit bureaus to correct the information.

1. Mytransunion Credit Bureau – 086 148 2482
<https://mytransunion.co.za/MainPages/Help/Contacts.aspx>
2. Experian Credit Bureau – 086 139 7628
<http://www.experian.co.za/contact-us/contact-us.html>
3. XDS Credit Bureau – 011 645 9100
<http://www.ws.xds.co.za/xds/contact.htm>

Default judgments on your name

National Credit Regulator (011) 554 2600.

Advised that a default remains on your report for 2 years while a judgment remains for 5 years but if you get it paid up then you can apply for removal of the judgment in court which can take up to 20 working days.

www.irent2buy.co.za

www.budgetfitness.co

www.mobile2budget.com

Meyer de Waal

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