APPLICATION FORM (Borrower)

Company / Trust Registered Name	
Trading Name	
Description of Business	
Physical / Street Address	
Postal Address	
Registration Number	
Vat Number	
Telephone Number	
Contact Person	
Mobile Number	
E-mail	

Directors / Members / Trustees

Full Names	ID Number	Address	Telephone No	%	Marital Status*
1.					
2.					
3.					
4.					

* Single / Married / Co-habiting / Separated / Divorced / Widowed
* Marital Contract: Hindu rights / Antenuptial contract. Community of property. Foreign law, African Customary rights, Muslim rights, Other

Banking Information

Bank Name	
Branch	
Account Number	
Branch Code	

Loan / Property Details

Loan amount required	
Duration of Loan	
Purpose of the loan	
Exit strategy (i.e., repayment of capital)	
Property security - legal description	
Property security – street address	
Registered owner of property security	
If bonded, outstanding bond amount	
If bonded, details of bond holder	
Description (address, erf number, etc.)	

FINANCIAL INFORMATION
STATEMENTS OF ASSETS AND LIABILITIES

Assets
Fixed Property

Legal Physical Address (Erf Description)	Property Type	Registered Owner	Purchase Date	Purchase Price	Occupied	Cost of Improvements	Market Value
			DD/MM/YYYY	R	Y / N	R	R
			DD/MM/YYYY	R	Y / N	R	R
			DD/MM/YYYY	R	Y / N	R	R
			DD/MM/YYYY	R	Y / N	R	R
			DD/MM/YYYY	R	Y / N	R	R
			DD/MM/YYYY	R	Y / N	R	R
			DD/MM/YYYY	R	Y / N	R	R

Investments (Market Value)
Listed Shares, Unit Trusts, Bank and Building Society Deposits, etc.

Share/Unit Description	Quantity	Price per share/Unit	Where Held	Market Value
		R		R
		R		R
		R		R
		R		R
		R		R
		R		R
		R		R

Private Companies/CC's/Trust

Entity Name	Type (i.e Shares/Loan Account)	% Interest	Asset Value
		%	R
		%	R
		%	R
		%	R
		%	R
		%	R
		%	R

STATEMENTS OF ASSETS AND LIABILITIES (CONTINUED

Assurance Policies (Surrender Value)

Name of Assurance Company	Policy Number	Type	Purchase Date	Life Value	Surrender Value
			DD/MM/YYYY	R	R
			DD/MM/YYYY	R	R
			DD/MM/YYYY	R	R
			DD/MM/YYYY	R	R
			DD/MM/YYYY	R	R

Initials

Moveable Assets (Insurance Value)

Motor Vehicle

Make	Model	Year	Cost	Market Value
		DD/MM/YYYY	R	R
		DD/MM/YYYY	R	R
		DD/MM/YYYY	R	R
		DD/MM/YYYY	R	R

(b) Household Contents, Other Movable Assets (Jewelry etc. Specify)	Market Value
	R
	R
	R
	R

Bank Accounts

Institution	Account Holder	Branch	Type of Account	Account Number	Current Balance
					R
					R
					R
					R
					R
					R
					R

Other Assets (Specify)	Market Value
	R
	R
	R
	R
	R
	R
Total Assets	R

Liabilities
Fixed Property

Legal Physical Address (Erf Description)	Bondholder	Account Number	Registered Bond Amount	Current Balance
			R	R
			R	R
			R	R
			R	R
			R	R
			R	R
			R	R

Initials

Instalment Sales/Leases

Institution	Type of Asset	Expiry Date	Monthly Repayment	Current Balance
			R	R
			R	R
			R	R
			R	R
			R	R
			R	R

Loans (Amount Owing)

Institution	Type of Asset	Secured By	Facility Amount	Current Balance
			R	R
			R	R
			R	R
			R	R
			R	R
			R	R

Accounts Payable

Institution	Type of Account	Facility Amount	Current Balance
		R	R
		R	R
		R	R
		R	R
		R	R
		R	R

Bank Accounts (Overdraft/Credit Cards, etc.)

Institution	Type of Account	Account Number	Secured by	Limit	Current Balance
				R	R
				R	R
				R	R
				R	R
				R	R
				R	R

Other Assets (Specify)	Market Value
	R
	R
	R
	R
Total Liabilities	R
Net Assets/ (NET Liabilities)	R

Initials

Contingent Liabilities (at Obligation Value)
Suretyships/ Guarantees

Given To	Collateral Securing Liability	On Behalf Of	Value
			R
			R
			R
			R
			R
			R

Other (Specify)

Given To	Collateral Securing Liability	On Behalf Of	Value
			R
			R
			R
			R
			R
			R

Notarial Bond and/or other encumbrances (give full details)

Given To	On Behalf Of	Value
		R
		R
		R
		R
		R
		R

Please indicate which of the above contingent liabilities have been called upon in the past

____

____

____

____

____

____

Initials

MONTHLY INCOME AND EXPENDITURE STATEMENT

	Applicant	Co-applicant
Total Income	R	R
Gross Income (cost to company)	R	R
Commission	R	R
Other (specify)	R	R
Other (specify)	R	R
Net Income (amount deposited into your bank account)	R	R
Monthly Expenses	R	R
Instalment Debt	R	R
Vehicle (Hp/Lease)	R	R
Mortgage (Bond/Rent)	R	R
Will this bond/rent fall away after registration of this bond?	R	R
Personal Loan	R	R
Other (specify)	R	R
Obligation as Surety	R	R
Child/Spouse Maintenance	R	R
Credit Cards	R	R
Retail Cards	R	R
Overdraft	R	R
Other Revolving Debt	R	R
Living expenses	R	R
Housekeeping (groceries etc.)	R	R
Water and lights	R	R
Levy/Rates and taxes	R	R
Fuel and vehicle maintenance	R	R
Insurance car and household	R	R
Life assurance policies	R	R
Education school/university	R	R
DSTV	R	R
Telephone and cell	R	R
Other (specify)	R	R
Total expenditure	R	R
Total net income	R	R
Surplus/Shortfall	R	R

Initials

INSOLVENCY

Previously Insolvent ____________ Date Rehabilitated ____________

Kindly provide a brief explanation

____

____

____

____

____

____

DECLARATION, UNDERTAKING AND WARRANTIES

The signatories to this application hereby:

1. Warrant that all information provided to Paragon Lending Solutions (“Paragon”) in this statement or otherwise is current, true, accurate and complete in every aspect and agree that such information shall constitute prima facie proof of the facts contained herein.
2. Undertake to notify Paragon of any changes to information provided to Paragon whether in terms of this statement or otherwise.
3. Warrant that where this statement is signed in a representative capacity, we have the legal authority to do so, and that all information regarding the identity of the person on whose behalf we act (and the authority to act on behalf of such person) has been disclosed to Paragon.
4. Declare and warrant to and in favour of Paragon that we have full capacity and authority to sign this statement and that we have complied with all applicable legislation and regulations governing all our activities and we will continue to ensure compliance with all such legislation and regulations.
5. Agree that Paragon shall be entitled to share any information contained in this statement and with any entity within the Paragon Group (Paragon Lending Solutions Pty Ltd, Paragon Debt Advisory Pty Ltd and Paragon Business Finance Solutions Pty Ltd) and any of their direct or indirect subsidiaries), and any other third party and/or as required by law, regulation, code or treaty in order to:
   a) assist them to furnish information we request regarding products or services; or
   b) verify the information contained in this statement and/or any other information provided to Paragon and generally making whatever enquiries it deems necessary from any source whatsoever; or
   c) make decisions regarding the extension of credit which we have requested; or
   d) detect or prevent fraud or any other unlawful activity perpetrated against any entity within the Paragon Group or any other party.

Applicant

Signature ______________________ Date ______________________

Name ______________________ Place ______________________

ID Number ______________________

Co-applicant

Signature ______________________ Date ______________________

Name ______________________ Place ______________________

ID Number ______________________

Initials ____

FICA Initial Screening Checklist

Question	Answer (Yes / No)
1. Is there a PEP (Politically Exposed Person) associated with the structure or UBO (Ultimate Beneficial Owner)? • If “Yes”: please provide details:	Yes / No
2. Is the UBO (Ultimate Beneficial Owner) a Trust or Foundation? • If “Yes”: please provide details:	Yes / No
3. Is the UBO (Ultimate Beneficial Owner) of the Client Entity located in a High-Risk jurisdiction? • If “Yes”: please provide details:	Yes / No
4. Is the targeted investment / asset located in a High-Risk jurisdiction? • If “Yes”: please provide details:	Yes / No
5. Is there a PEP (Politically Exposed Person) associated with the targeted investment / asset? • If “Yes”: please provide details:	Yes / No
6. Is the Company up to date with The Workman’s Compensation Fund, SARS, Municipal Rates, Body Corporate Rates, Insurance Commitments? • Note: proof to be provided once funding has been approved. • Additional comments may be provided:	Yes / No
7. Does the Client Entity, Subsidiaries or Shareholders have control, manage or do business with SOE’s (State Owned Enterprises)? • If “Yes”: please provide details:	Yes / No
*Ultimate Beneficial Owner: natural person who owns more than 25% of the company's shares, controls more than 25% of the voting rights or who can similarly exercise significant control over the company	

Environment, Social, Government Initial Screening Checklist

Question	Answer (Yes / No)
1. Is there any activity, production, use, distribution, business, or trade involving:	
a) Forced labor or child labor.	Yes / No
b) Activities or materials deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international phase-outs or bans, such as:	Yes / No
I. Ozone depleting substances, PCBs (Polychlorinated Biphenyls) and other specific, hazardous pharmaceuticals, pesticides / herbicides or chemicals;	Yes / No
II. Wildlife or products regulated under the Convention on International Trade in Endangered Species or Wild Fauna and Flora (CITES); or	Yes / No
III. Unsustainable fishing methods (e.g. blast fishing and drift net fishing in the marine environment using nets in excess of 2.5 km in length).	Yes / No
2. Destruction of High Conservation Value areas	Yes / No
3. Radioactive materials and unbounded asbestos fibers.	Yes / No
4. Pornography and / or prostitution.	Yes / No
5. Racist and / or anti-democratic media.	Yes / No
Do any of these following products form a substantial part of a project’s primary financed business activities:	
1. Weapons and ammunitions.	Yes / No
2. Is the company in full compliance with environmental and social national and local laws, regulations and standards (including where applicable, IFC Performance Standards and EHS Guidelines), and South African legislation?	Yes / No
3. Has the company entered into or continued, business relationships, with specially designated nationals or blocked persons maintained on the relevant lists by the United Nations, the European Union or South Africa?	Yes / No
4. Is (or will) the client’s operations, activities including the funds to be utilised under any Paragon loan been (or be) used for drug trafficking, corruption, bribery, organised crime and terrorism?	Yes / No

Initials

INFORMATION CHECKLIST

Application form to be completed by each Shareholder / Trustee of the Borrower

1. Brief Company Bio (Borrower)
2. Latest Company Organogram
3. Statement of personal assets and liabilities of each Shareholder / Member / Trustee
4. Audited and signed Annual Financial Statements from last 2 years
5. Management accounts – not older than 3 months (most recent)
6. SARS Tax clearance Pin (for individual and borrowing entity)
7. 3 months of bank statements
8. Copy of IDs of all Directors, Shareholders, Trustees, & Beneficiaries
9. Copy of proof of residence of all Directors, Shareholders, Trustees, & Beneficiaries
10. Brief background / CV for each Shareholder / Trustee
11. Lease agreements / rent roll / tenancy schedule for subject property/ies
12. For companies, MOI & Shareholders Agreement
13. CIPC Report
14. For Close Corporation: Founding Statement
15. For Trust: Trust Deed and letters of Authority
16. Copy of share certificate/s for borrowing entity
17. Copy of insurance policy for subject property/ies
18. Latest rates and taxes account statement for subject property/ies

1. Above has been provided on the understanding that it will be treated in the strictest confidence.
2. I/we acknowledge that the information herein contained constitutes the basis on which the application shall be considered and that all such information is of material importance and directly relevant to its due consideration.
3. I/we warrant that all the information herein contained is, to the best of my/our knowledge and belief, true and correct in every possible respect and I/we am/are not aware of any further information which, if it should become known to you, will affect the consideration of my/our application in any way.
4. I/We consent to you making enquiries of whatsoever nature for the purpose of verifying the information herein contained.
5. I/we certify that there is no arrangement with creditors in existence and there are no judgements, provisional wind-up orders, judicial management, application for debtors counselling or legal matters outstanding or threatened against the company, business, directors, members, partners or owners.
6. I/we give Paragon Lending Solutions (Pty) Ltd my/our consent to obtain information from a credit bureau or third party concerning any assessment of my/our profile, payment patterns, suitability and/or creditworthiness.

Signed on this day, the______day of______2024, by________________________in their capacity as____________________________________of the applicant who warrants that they are duly authorised to make this application for and behalf of the applicant.

Signature____

Initials

1. **POPIA CONSENT CLAUSE**

POPIA Consent

By signing this application form, you consent to Paragon Finance collecting, processing, and storing your personal information in accordance with the Protection of Personal Information Act, No. 4 of 2013 (POPIA).

Please indicate your consent by selecting the appropriate option:

☐ **Yes, I consent** to Paragon Finance processing my personal information.

☐ **No, I do not consent** to Paragon Finance processing my personal information.

Acknowledgment and Signature:

I acknowledge that I have read and understood the above consent clause. I understand that my consent is voluntary and that I may withdraw it at any time by contacting Paragon Finance.

Name: ____

Signature: ____

Date: ____

Newsletter Subscription

Would you like to receive newsletters and promotional communications from Paragon Finance?

☐ Yes, I would like to receive newsletters.

☐ No, I do not want to receive newsletters.

2. **CREDIT CHECK CONSENT FORMS**

Credit Check Consent for Natural Persons

By signing this application form, you consent to Paragon Finance conducting a credit check and obtaining your credit report from registered credit bureaus as part of the assessment process for this finance application. This is in compliance with the National Credit Act, No. 34 of 2005 (NCA).

Your Rights:

- You have the right to access your credit report.
- You have the right to dispute inaccurate information in your credit report.

Acknowledgment and Signature:

I acknowledge that I have read and understood the above credit check consent clause. I consent to Paragon Finance conducting a credit check on me.

Name: ____

Signature: ____

Date: ____

Credit Check Consent for Juristic Persons

By signing this application form, the undersigned, on behalf of the juristic person, consents to Paragon Finance conducting a credit check and obtaining the credit report of the juristic person from registered credit bureaus as part of the assessment process for this finance application. This is in compliance with the National Credit Act, No. 34 of 2005 (NCA).

Rights of the Juristic Person:

- The juristic person has the right to access its credit report.
- The juristic person has the right to dispute inaccurate information in its credit report.

Acknowledgment and Signature:

I acknowledge that I have read and understood the above credit check consent clause. I consent to Paragon Finance conducting a credit check on the juristic person.

Name of Juristic Person: ____

Name of Authorized Signatory: ____

Signature: ____

Designation: ____

Date: ____

Initial ☐