



ons maak dit **MAKLIK** vir jou
om **HARTEBEESTLOOP** genetica te besit!

we make it **EASY** for you
to acquire **HARTEBEESTLOOP** genetics!

HARTEBEESTLOOP / STANDARD BANK

Stoet Diere Finansiering Skema
Stud Animals Financing Scheme



Standard Bank

STANDARD BANK VOORWAARDES VIR FINANSIERING :

- Die minimum leningsbedrag waarvoor aansoek gedoen kan word is N\$ 30,000.00
- 'n Deposito van 15% van die leningsbedrag word verlang
- Versekering op alle diere wat gekoop word is verpligtend
- Terugbetaling van die lening sal tussen 12 en 36 maande geskied
- Debietorder moet geteken word vir die terugbetaling van lenings
- Rente gekoppel aan die Prima uitleenkoers, huidiglik 10.5% sal van toepassing wees vir die lenings
- Diere sal afgelewer word aan die koper, sodra die lening goedgekeur en die deposito betaal is
- Alle diere wat deur die lening aangekoop word, bly die eiendom van Standard Bank Namibië tot die lening ten volle vereffen is
- Indien enige aansoek afgekeur word, is die koper steeds verantwoordelik om vir die diere wat by die veiling gekoop is, te betaal, en die bank sal nie verantwoordelik gehou word vir enige betalings nie
- Die koper is verplig om die diere in te ent teen enige veesiektes, waar nodig
- Die koper mag nie enige diere verkoop, slag of uitvoer, indien die lening nie ten volle vereffen is nie
- Die bank behou die reg voor om te enige tyd die diere te inspekeer/ondersoek by enige plek waar die diere aangehou word
- Standard Bank behou die reg voor om lenings toe te staan op eie diskresie
- Standard Bank behou die reg voor om vir enige bykomende inligting te vra
- Standard Insurance Brokers sal teenwoordig wees by die veiling om te help met versekering van diere
- 'n Administratiewe fooi van 1% van die leningsbedrag moet deur die koper betaal word

DIE MINIMUM VEREISTES OM TE KWALIFISEER :

- **VIR INDIVIDUE:**
 - Namibiese Identiteitsdokument
 - Skoon ITC krediet rekord
 - Bewys van woonadres (bv nutsrekening/kiesers registrasie bewys/kleinhandel rekening ouer as 3 mnde)
 - Kontakbesonderhede
 - Bewys van inkomste
 - 'n Bankkode sal aangevra word van kliënt se bankiers
 - 'n Bankverslag sal aangevra word van kliënte wat nie aan Standard Bank behoort nie
- **VIR CC OF MAATSKAPPYE:**
 - Geregistreerde naam van CC of maatskappy asook registrasie nommer
 - Inkomste belasting opgawe en/of Belasting op toegevoegte waarde (VAT) registrasie nommers
 - Skoon ITC krediet rekord
 - 'n Bankkode sal aangevra word van kliënt se bankiers
 - 'n Bankverslag sal aangevra word van kliënte wat nie aan Standard Bank behoort nie

MINIMUM QUALIFYING CRITERIA :

- **FOR INDIVIDUALS:**
 - Namibian Identity Document
 - Contact particulars
 - Proof of income
 - Clear ITC
 - Proof of residential address (i.e. utility bill/voter's registration card/retail account older than 3 months)
 - Satisfactory bank code (to be obtained for existing Standard bank client's)
 - Satisfactory bank report (to be obtained for non-Standard bank client's)
- **FOR CC and COMPANY:**
 - Registered name and registration number of the CC or Company
 - Income tax and/or value added tax (VAT) numbers- ITC record must be clear
 - Clear ITC
 - Satisfactory bank code (to be obtained for existing Standard bank client's)
 - Satisfactory bank report (to be obtained for non-Standard bank client's)

STANDARD BANK CONDITIONS OF FINANCING:

- Minimum Loan amount of N\$30,000
- A deposit of 15% of the loan amount is required
- Repayment is on an amortizing basis between 12 - 36 months
- Interest rate is linked to the Prime lending rate, which is currently 10.5%
- Debit orders to be signed for the repayment of the loan
- Insurance on all animal(s) financed is compulsory
- Animal(s) to be delivered to the applicant once the loan is approved and deposit is cleared
- Animal(s) financed remain property of Standard Bank Namibia until such time the loan is fully repaid
- Standard Bank reserves the right to:
 - grant the loan at its sole discretion
 - request for additional information when necessary
 - inspect the animal(s) wherever they are kept during the loan tenor
- A facility fee of 1% is payable by the applicant
- Standard bank is not liable for any payments on animal(s) bought by the applicant, if the loan is declined
- Standard Insurance Broker(s) will be available at the Auction to assist with animal(s) Insurance
- The applicant is obliged is to ensure that all appropriate routine animal husbandry practises are performed as and when required i.e. vaccinations, treatment and feeding etc.
- The applicant may not sell, slaughter or export the animal(s) until such time the loan is fully repaid

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