



FSG FORENSIC INVESTIGATORS & AUDITORS | TRACERS | RISK MANAGERS | GUARDS

Corporate branches in Durban, Cape Town & Johannesburg – Satellite branches elsewhere – Tracer Field Agents in all Magisterial Districts

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## SERVICE PROFILE

### FINANCIAL ASSESSMENT INVESTIGATION (“FAI”) - NATURAL PERSONS

(Last Updated: December 2011)

#### **PART A: INTRODUCTORY COMMENTS**

1. This Service Profile for FSG’s FAI – NATURAL PERSONS product must be read in conjunction with:
  - a. **ANNEXURE ONE:** FAI – NATURAL PERSONS INSTRUCTION FORM (“FORM”), and
  - b. **ANNEXURE TWO:** FAI – NATURAL PERSONS REPORT (“REPORT”)
2. Several years ago, FSG developed its popular FINANCIAL ASSESSMENT INVESTIGATION (“FAI”) products for both NATURAL PERSONS and JURISTIC PERSONS. Since introduction, these products have undergone substantial development as FSG has acquired a greater understanding of our clients’ requirements, and as FSG has expanded its resources. (Note that “CLIENT” is used interchangeably to mean the party that instructs FSG or the party that instructs the party that instructs FSG. Which “CLIENT” is referred to is obvious from the context in which the term is used.)
3. For the purpose of marketing these FAI products, they were expressed in Service Profiles; one for a FAI – NATURAL PERSONS and one for a FAI – JURISTIC PERSONS. But, as FAIs are potentially vast in their scope of work, these Service Profiles were cumbersome and onerous to read because they attempted to:
  - a. Provide for varying depths of financial assessments.
  - b. Limit the categorization of the subject of a FAI (“SUBJECT”) to just NATURAL PERSONS and JURISTIC PERSONS, whereas these categories of SUBJECT do not adequately provide for all nature of NATURAL PERSONS and BODIES CORPORATE.
4. This marks the point that FSG has revised its FAI Service Profiles and FAI Service Profiles will now be produced for:
  - a. NATURAL PERSONS
  - b. SOLE PROPRIETORSHIPS
  - c. PRIVATE PARTNERSHIPS
  - d. COMPANIES AND CLOSE CORPORATIONS
  - e. TRUSTS
  - f. OTHER BODIES CORPORATE, such as CLUBS, ASSOCIATIONS, NGO’S etc. that are not incorporated as Section 21 companies.
5. **This is the revised Service Profile for NATURAL PERSONS:**
  - a. It is still lengthy, but it is user-friendly.
  - b. It is designed so that it becomes easier to use with regular use.
  - c. It is designed so that the production of an instruction, called a FAI – NATURAL PERSONS INSTRUCTION (“INSTRUCTION”) is simply a matter of ticking tick-boxes in a template, under circumstance that each tick-box corresponds to a component of the potential scope of work of a FAI – NATURAL PERSONS. The manner of instructing FSG to perform a FAI – NATURAL PERSONS has been standardized. This INSTRUCTION template (“INSTRUCTION”) is attached to this Service Profile as **ANNEXURE ONE**.
  - d. It is designed so that the cost of each component of the potential scope of work of the FAI – NATURAL PERSONS is stated alongside the tick-box that must be ticked to instruct FSG to perform that component of the scope of work such that:
    - i. FSG’s CLIENT has no need to call for a quotation, but can calculate the cost of the FAI merely by adding up the fee associated with each ticked tick-box.
    - ii. There is no need for CLIENT to express an instruction in complex narrative. CLIENT only has to tick the relevant tick-box. In this manner FSG and CLIENT employ the same terms of reference and avoid ambiguity.
  - e. It is designed so that a FAI – NATURAL PERSONS REPORT (“REPORT”) is a standard format document, so that the paragraph number assigned to each component of the scope of work in the INSTRUCTION is the same in the REPORT for the results of performing that component of the scope of work. This REPORT is attached to this Service Profile as **ANNEXURE TWO**.
  - f. It is designed to accommodate all levels of FAI – NATURAL PERSONS requirements.
6. Service Profiles for all of 4.a – 4.f, and the associated INSTRUCTIONS and REPORTS, have the same format as this Service Profile of a FAI – NATURAL PERSONS.
7. The CLIENTS of FSG who require these the various FAI services are:
  - a. Legal Practitioners, Registered Debt Collectors and Insolvency/Sequestration/Liquidation Practitioners who could require a FAI of a NATURAL PERSON or an ENTITY for reasons that include the following:

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- i. When recovering a substantial debt, especially from “SAVVY DEBTOR” (ie. a debtor who habitually fails to honour commitments resulting from acquiring credit facilities, who has an intimate knowledge of the legal debt recovery process, who is adept at hiding/disguising assets and income, and who is adept at avoiding the Sheriff of the Court), it is necessary to trace the debtor and to assess that the debtor has the financial resources to settle the debt (and legal costs) , under circumstance that:
  1. The debtor only deals in cash or arranges that his assets and income appear to be that of another.
  2. The debtor avoids owing fixed property, signing leases, establishing accounts for utilities, registers vehicles in the name of another, causes his assets to be “owned” of juristic persons, does not have personal bank accounts, etc.
  3. That as a consequence, litigation to recover a debt is likely to be substantial, frustrated and costly.
  4. When the debtor is a NATURAL PERSON who has interests in ENTITIES (as described in 4.b – 4.f above), it is necessary to establish if the ENTITIES of a debtor can be made a co-Respondent to a claim for financial restitution to increase the chances of successfully recovering a debt. (This often involves demonstrating that the “corporate veil has been pieced”.)
- ii. When an assessment of the financial circumstances of a NATURAL PERSON/ENTITY is necessary for a party to conclude a transaction/agreement with another party, and/or to take action against parties in breach of an agreement, etc.
- iii. The finalization of sequestered, liquidated or deceased estates.
- b. Insurers and Loss Assessors, when confronted with fraudulent claims that need to be proven and recovered.
- c. The Road Accident Fund.
- d. Auditors.
- e. Curators.
- f. Any businesses that require a FAI - NATURAL PERSONS and/or a FAI of any of the ENTITIES described in 4.b. – 4f. above as part of a due diligence/risk assessment exercise, for any number of reasons.

**PART B: COMPLETING THE FORM**

1. Please note the following **general directions** for completing the FORM:
  - a. CLIENT will need to refer to the FORM (**ANNEXURE ONE**). It is recommended that CLIENT saves the FORM on CLIENT’S computer, as CLIENT will always use the same FORM to instruct FSG to perform a FAI – NATURAL PERSONS.
  - b. To complete the FORM, CLIENT must also refer to:
    - i. The REPORT (**ANNEXURE TWO**), which should also be saved on CLIENT’S computer.
    - i. This Service Profile for a FAI – NATURAL PERSONS, which should also be saved on CLIENT’S computer and which:
      1. Provides a detailed description of the FAI – NATURAL PERSONS product.
      2. Provides a detailed explanation of how to complete the FORM to instruct FSG to perform a FAI – NATURAL PERSONS.
      3. Provides a detailed explanation of what information CLIENT can expect the REPORT to contain.
  - g. CLIENT must only submit the FORM (ANNEXURE ONE) when instructing FSG to perform the FAI – NATURAL PERSONS. However:
    - i. The FORM must be submitted under a covering Letter of Instruction (“LETTER”) produced on CLIENT’S letterhead, in which CLIENT must:
      1. Provide as much of the last known details (residential and employment addresses, contact numbers, identity number/date of birth, etc.) as possible for SUBJECT.
      2. State whether these last known details for SUBJECT are confirmed to be accurate. (If CLIENT requires FSG to trace SUBJECT, CLIENT must indicate this by ticking the relevant tick-boxes in the FORM.)
      3. State any additional instructions that are not provided for in the FORM.
  - h. Before ticking the tick-boxes in the section of the FORM headed “SPECIFIC INSTRUCTIONS” (that indicate the specific components of the scope of work of the FAI – NATURAL PERSONS that FSG must perform), CLIENT must first tick the relevant tick-boxes in the section headed “GENERAL INSTRUCTIONS”, to indicate the degree to

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- which FSG's FAI - NATURAL must be inclusive of all possible relevant investigations. (For example, if SUBJECT is a married NATURAL PERSON who is married IN COMMUNITY OF PROPERTY ("COP"), whether a FAI – NATURAL PERSONS must also be subjected to a FAI – NATURAL PERSONS.
- i. CLIENT must then tick the relevant tick-boxes boxes in the section headed "SPECIFIC INSTRUCTIONS" in the FORM, in accordance with the specific directions provided in paragraph 2 of PART TWO of this Service Profile.
  - j. To complete the FORM, CLIENT must:
    - i. Initial the bottom right hand corner of each page of the FORM.
    - ii. Carefully read the section of the FORM headed "FAI – NATURAL PERSONS: INSTRUCTION, DISCLAIMER, SUBJECTIVE CONDITIONS & INDEMNITY" as FSG will in any event hold CLIENT accountable to same as the FORM always includes this section.
    - iii. Complete and sign in full the "CONFIRMATION OF INSTRUCTION" box at the end of the FORM.
  - k. The LETTER and FORM must then be sent to FSG by any of the following means:
    - i. Scan in PDF format and attach to an email addressed to [fohladbn@yebo.co.za](mailto:fohladbn@yebo.co.za)
    - ii. Fax to 0865168722.
    - iii. Mail by Post Office counter-to-counter service to PO Box 17, Pavilion, 3611.
    - iv. Courier to 7 Cedar Road, Westville, Durban, 3629 (using 0861000979 as our contact number).
  - l. CLIENT must assume that, unless CLIENT receives written correspondence from FSG confirming receipt of CLIENT'S INSTRUCTION, FSG is not in receipt of same.
  - m. FSG renders all of its services nationally, but regardless of the location of CLIENT or SUBJECT, all instructions must be addressed to our Durban-based Head Office for administrative control, management oversight and quality control purposes, from where FSG assigns instructions to its investigators all over South Africa.
  - n. When FSG performs the FAI – NATURAL PERSONS, FSG recommends that:
    - i. If SUBJECT is married COP, then the FAI – NATURAL PERSONS must also be performed for the COP SPOUSE.
    - ii. If SUBJECT has an interests in any of the ENTITIES described in 4.b – 4.f above, then a FAI should be conducted for these ENTITIES (see the relevant other FAI Service Profiles of FSG) so that the income that SUBJECT derives from such ENTITIES and the value of SUBJECT'S equity in such ENTITIES, can be included in the FAI – NATURAL PERSONS for SUBJECT.
    - iii. If SUBJECT is married COP and does not have any interests in ENTITIES, FSG should be instructed to establish whether SPOUSE has interests in ENTITIES, and if so, to perform a FAI –ENTITIES for the ENTITIES of SPOUSE, as income from, and the equity in, such ENTITIES:
      1. Can (in almost all instances) be attached to recover a claim against SUBJECT.
      2. Forms part of the financial affairs of SUBJECT.
  - o. Notwithstanding anything else, it is acceptable for CLIENT to first instruct FSG to only conduct limited components scope of work of a FAI – NATURAL persons, and based on the results of investigations undertaken in response to these limited INSTRUCTIONS, to subsequently instruct FSG to perform additional components of the FAI – NATURAL PERSONS.
  - p. Each numbered item in the FORM indicates a component of the scope of work of the FAI – NATURAL PERSONS for which FSG raises a fee, which fee is described alongside the tick-box that must be ticked to instruct FSG to perform that component of the scope of work of the FAI – NATURAL PERSONS. The results of performing any aspect of the scope of work of a FAI – NATURAL PERSONS are recorded in the REPORT against the same number that used in the FORM to instruct FSG to perform those aspects of the scope of work.
2. **Specific instructions for completing the FORM:**
- a. The section headed **GOVERNMENT GAZETTE SEARCH** (see 1.1 – 1.2) of the FORM refers:
    - i. FSG subscribes to the Green Gazette ("GG") Online Government Gazette Library and the GICS Online Government Library. These publications include:
      1. Tender Bulletins
      2. Tender Bulletins (Free State)
      3. Legal Notices
      4. Patent Journals
      5. Provincial Gazettes for each province
      6. Regulation Gazettes.
    - ii. Because GGs *inter alia* publish notices that cover sequestrations, liquidations, insolvencies, state notices (including deceased estates), sales and executions, court orders, sale of businesses, surrender of debtor estates, applications for rehabilitation, notices to creditors, liquidation and distribution accounts, changes of names, company registrations and deregistrations, financial statements, land

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- restitution notices, liquor license applications, transport permits and tenders/tender award notices - in addition to Acts of Parliament, amendments and associated regulations - FSG regards GGs as a crucial first-step stop for FAIs. We can immediately establish whether a debtor is deceased, sequestrated, liquidated, deregistered, under judicial management, etc. – all of which are circumstances that may render performing the full scope of work of a FAI moot - so that we can immediately terminate a FAI (to prevent raising unnecessary fees), revert to CLIENT and seek further instructions, if any. Furthermore, in many cases we may acquire useful financial-related knowledge that needs to be explored in the process of performing a FAI (eg. that a debtor has been awarded a tender).
- iii. However, because online GGs do not exist prior to a certain time in history (depending in which online GG library is searched), we cannot rely solely on GGs to identify these types of records.
  - iv. 1.1 of the FORM is an instruction to check GG records for the SUBJECT of a FAI.
    - v. 1.2 of the FORM is an instruction to check GG records for the SPOUSE of the SUBJECT of an FAI - NATURAL PERSONS, which may be required by CLIENT if SUBJECT is married COP.
- b. The section headed DEAD OR ALIVE (see 2.1 - 2.4) of the FORM refers:
- i. As a matter of standard procedure, we check the confidential records of the Dept of Home Affairs to confirm whether SUBJECT is living or deceased.
  - ii. If SUBJECT is deceased, we identify the Master's Office where the Deceased Estate (if any) is registered, obtain the Master's reference number, and from the Master's file, identify the Executor so that CLIENT can decide whether or not to lodge a claim against the deceased estate. We also obtain a copy of SUBJECT'S death certificate as proof that SUBJECT is deceased.
  - iii. The death of the COP SPOUSE of SUBJECT may identify attachable assets that were otherwise unidentified. The FORM therefore affords CLIENT the option to instruct FSG to obtain the same information for SPOUSE if SUBJECT is still alive but SPOUSE is deceased.
  - iv. 2.1 of the FORM is an instruction for obtain a death certificate for SUBJECT
  - v. 2.2 of the FORM is an instruction to identify the relevant Master's Office, Master's Reference no. and the executor of SUBJECT'S deceased estate.
  - vi. 2.3 – 2.4 of the FORM is an instruction to do the same as 2.1 and 2.2 of the FORM if SUBJECT is alive but the COP SPOUSE is deceased.
  - vii. If CLIENT also instructs FSG to perform 2.3 and 2.4 of the FORM, if SUBJECT is deceased, FSG will abandon the FAI after performing 2.1 and 2.2 of the FORM and revert to CLIENT for further instructions, if any.
- c. The section headed DEEDS' OFFICE RECORDS (see 3.1 and 3.1.1 - 3.1.9, 3.2 and 3.2.1 - 3.2.9, and 3.3 - 3.5) of the FORM refers:
- i. The records of the Deeds' Office is a potentially rich mine of relevant information for a FAI – NATURAL PERSONS. In addition to identifying fixed property assets and bond liabilities, the records of the Deeds' Office can also assist to determine the marital regime of SUBJECT, either directly or by inference.
  - ii. 3.1 and sub-paragraphs of the FORM instruct FSG to obtain the indicated information for SUBJECT only.
  - iii. 3.2 and sub-paragraphs of the FORM instruct FSG to also obtain the indicated information for SUBJECT'S SPOUSE (which instruction CLIENT should usually only give if SUBJECT is married COP).
  - iv. 3.1.1 – 3.1.5 of the FORM refers. Obviously, FSG will only detail (and bill for) the actual number of fixed properties owned by SUBJECT, although the FORM provides space to record the details of up to five fixed properties. The same applies for 3.2.1 to 3.2.5 of the FORM in respect of SPOUSE.
  - v. 3.1.6 – 3.1.9 of the FORM refers. Obviously, FSG will only detail (and bill for) the actual number notarial bonds to which SUBJECT is bound. Our recommendation is that it is necessary to have sight of notarial bonds as these list actual moveable assets that SUBJECT may still possess. The same applies to 3.2.6 – 3.2.9 of the FORM in respect of SPOUSE.
  - vi. 3.3 of the FORM refers. If SUBJECT is married ANC, FSG recommends obtaining sight of the ANC for the simple reasons that this may detail moveable assets of SUBJECT that otherwise may not be identified, and that SUBJECT may still possess.
  - vii. Note that to obtain a comprehensive profile of Deeds' Office records for a NATURAL PERSON (or an ENTITY) it is necessary to search all ten Deeds' Registries separately. Furthermore, it is recommended that all ten Deeds' Registries be searched separately for both SUBJECT and SPOUSE if SUBJECT is married COP because:

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1. While a sequestration order granted in an area over which a particular Deeds' Registry has jurisdiction is supposed to be recorded by the Authority on all ten Deeds' Registries, in practice this is sometimes not the case. The same is true for rehabilitation orders.
2. While a sequestration order granted against SUBJECT who is married COP in an area over which a particular Deeds' Registry has jurisdiction is supposed to be recorded by the Authority on all ten Deeds' Registries for both SUBJECT and SPOUSE, in practice this is sometimes not the case. The same is true for sequestration order cancellations.
3. While the Deeds' Office is supposed to record the SPOUSE of a person married COP as owning a 50% share of fixed property, this is not always done. Sometimes this is done in error, and sometimes it is legitimately recorded in this manner. For example:
  - a. If one of the couple, after becoming married in COP, inherits fixed property under circumstance that the Will of the deceased states that ownership by the beneficially will exclude a COP SPOUSE, such a property should not reflect both spouses as the owner of the property. The implication is that when a fixed property is recorded as owned by only one SPOUSE of a couple married COP, it needs to be investigated. Provision is made in 3.4 of the FORM to instruct FSG to do so.
  - b. When a couple marries COP, fixed property owned by either of the spouses prior to the marriage becomes communal property, and should be reflected as such on the relevant Deeds' Registry. However, we have encountered instances where this is not the case. Again, the implication is that when a fixed property is recorded as owned by only one SPOUSE of a couple married COP, it needs to be investigated. Provision is made in 3.5 of the FORM to instruct FSG to do so.
- ii. In the event that SUBJECT is married COP and SUBJECT and COP SPOUSE own fixed property jointly and severally, but CLIENT does not instruct FSG to include the COP SPOUSE in the FAI by not ticking the relevant tick-boxes in the FORM, FSG will assign the full value and encumbrances (if any) in respect of such fixed property to SUBJECT. The only exception is if the SPOUSE who is not the SUBJECT of the FAI inherited a fixed property under condition that such property be excluded from the COP marital regime. (However, FSG will not be able to establish this if a COP SPOUSE is excluded from a FAI: NATURAL PERSONS instruction.)
- iii. Note that while FSG's default position is that it is unnecessary to search Deeds' Office records for the SPOUSE of SUBJECT if they are married subject to an ANC, an exception is if it is believed that a SUBJECT who is married ANC is hiding assets in the name of the SPOUSE, in the form of purchasing property in the name of the SPOUSE, but every payment towards that purchase can be demonstrated to originate from revenue earned/owned by SUBJECT/an ENTITY of SUBJECT. Regardless, however, FSG will only perform Deeds' Office for SPOUSE if CLIENT ticks the relevant tick boxes in the FORM to instruct FSG to do so.
- d. The section headed INSOLVENCIES/REHABILITATION (see 4.1 – 4.4) of the FORM) refers:
  - i. If CLIENT instructs FSG to search all ten Deeds' Registries for SUBJECT and for SUBJECT'S COP SPOUSE, we will be able to establish whether:
    1. SUBJECT'S sequestration/rehabilitation has also been recorded for SPOUSE.
    2. If the SPOUSE was sequestered/rehabilitated, whether said sequestration/rehabilitation has also been recorded for SUBJECT.
  - ii. If the COP SPOUSE is excluded from the search of all ten Deeds' Registries, we will NOT be able to establish whether:
    1. SUBJECT'S sequestration/rehabilitation records have been recorded for SPOUSE.
    2. If the SPOUSE was sequestered/rehabilitated, whether said sequestration/rehabilitation has been recorded for SUBJECT on the records of the Deeds' Office.
  - iii. Assuming we are instructed to search all ten Deeds' Registries for SUBJECT, and assuming we are instructed to perform at least 4.1 and 4.2 of the FORM, we shall proceed to identify the relevant Masters Office, the Masters Office reference number and identify - and obtain the details of - the Trustee, using the details obtained from either/both the GG searches and Deeds' Office searches. (Please note that if we locate a sequestration order but no rehabilitation order, we will only perform 4.1 of the FORM. If we find a rehabilitation order in addition to a sequestration order, we will only perform 4.2 of the FORM unless necessity demands that we also perform 4.1 of the FORM to acquire the targeted information.)

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- e. The section headed CREDIT WORTHINESS ASSESSMENT (see 5.1 – 6.5) of the FORM refers:
- i. A CREDIT WORTHINESS ASSESSMENT is of obvious value for a FAI. The objective of a CREDIT WORTHINESS ASSESSMENT is five-fold:
    1. To profile the extent to which SUBJECT and/or COP SPOUSE is active in the credit environment by establishing the number and frequency of credit-related enquiries made for SUBJECT/COP SPOUSE on credit bureaus subscribed to by credit providers/financial service providers.
    2. To profile the extent of adverse credit reports recorded on credit bureaus subscribed to by credit providers/financial service providers.
    3. To establish whether SUBJECT and/or COP SPOUSE has civil judgments for outstanding debt.
    4. To ascertain whether SUBJECT and/or COP SPOUSE is under debt review (in which case we will obtain the details of the debt review practitioner, terminate the FAI and revert to CLIENT for further instructions. If any).
    5. To investigate the performance of SUBJECT and/or COP SPOUSE in respect of civil judgments (by means of communicating with the judgment creditor and/or the judgement creditor's attorney). We have included this assessment in the FAI as such performance may be indicative of the degree of responsibility of SUBJECT and/or COP SPOUSE and the level of cooperation CLIENT may expect from SUBJECT and/or COP SPOUSE in respect of the issue that motivated the FAI- NATURAL PERSONS instruction.
  - ii. 5.1 – 5.5 of the FORM are the recommended searches/enquiries that must be performed to conduct a CREDIT WORTHINESS ASSESSMENT for a SUBJECT who is a NATURAL PERSON.
  - iii. 6.1 – 6.5 of the FORM are the recommended searches/enquiries that must be performed to conduct a CREDIT WORTHINESS ASSESSMENT for the SPOUSE of SUBJECT if married COP.
  - iv. FSG recommends that a credit report is obtained from each of the three major credit bureaus (ITC-Transunion, Experian, XDS) because:
    1. While some information is shared by all credit bureaus through a common database, this common database is created in arrears.
    2. Credit bureaus record different information because each credit bureau primarily records information sourced from credit providers/financial service providers who subscribe to that credit bureau.
    3. In the event that the whereabouts of SUBJECT and/or COP SPOUSE is unknown and FSG is required to trace them, possession of data from all three the major credit bureaus significantly increases the chances of successfully tracing SUBJECT and/or COP SPOUSE.
- f. The section headed FAI TRACE REPORT (see 7 and 7.1) of the FORM refers:
- i. When instructing FSG to perform a FAI – NATURAL PERSONS, CLIENT must state whether the residential and employment details of SUBJECT are known, or whether FSG is required to trace SUBJECT and/or COP SPOUSE. FSG will only produce a FAI TRACE REPORT if CLIENT ticks the relevant tick boxes that instruct FSG to do so.
  - ii. An FAI TRACE REPORT is similar in nature to that of a Standard Debtor Trace report, but takes the matter a step further in that, in addition to tracing the residential and employments details of SUBJECT, it also seeks to establish:
    1. If SUBJECT'S residential address is rented, the name and contact details of the landlord/letting agent (because we want to be able to call the landlord/letting agent to enquire whether SUBJECT is up to date with rental obligations, if rental is paid on time, and establish what the rental obligation is).
    2. SUBJECT'S marital regime, if not identified by earlier enquiries.
    3. The number of SUBJECT'S dependants.
    4. If SUBJECT is married COP and CLIENT is considering the inclusion of the income/assets of the COP SPOUSE in efforts to make a financial recovery, the employment address of SPOUSE (if the COP SPOUSE is employed).
  - iii. When SUBJECT and/or COP SPOUSE is a member/director of multiple ENTITIES such that it is unclear where SUBJECT and/or COP SPOUSE actually spends the day working, it may be necessary to place SUBJECT and/or COP SPOUSE under physical surveillance for a period of time. However, this shall be dealt with and accounted for under item 22 of the INSTRUCTION and the REPORT ("SURVEILLANCE AND OTHER INVESTIGATIONS").

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- iv. If, while performing INSTRUCTION 7, we are unable to locate both the residential/employment address of SUBJECT using the scope of work of a Standard Debtor Trace, we will terminate the FAI and revert to CLIENT. CLIENT can then cancel the instruction (but CLIENT will be required to settle our fee for work done until that staged) or CLIENT can instruct us to trace SUBJECT using the resources of our Investigation Division and in terms of what FSG refers to as our Second Phase Trace service. A Service Profile of FSG's Tracing Services is available on request. The Second Phase Trace service requires that CLIENT budgets the equivalent of three hours of our time against our Investigation Tariff. However, if we are still unsuccessful, we will not raise any fees in respect of tracing SUBJECT, terminate the FAI and revert to CLIENT.
- g. The section headed BANKING RECORDS (see 8.1 – 8.10) of the FORM refers:
  - i. Banking-related information is to be regarded as **confidential records**, and FSG's terms and conditions for providing information from confidential records, as outlined in the section "FAI – NATURAL PERSONS: INSTRUCTION, DISCLAIMER, SUBJECTIVE CONDITIONS & INDEMNITY" below, applies.
  - ii. Access to the banking records of a NATURAL PERSON who is the SUBJECT of a FAI is obviously of considerable assistance for the performance of a FAI.
  - iii. Generally, FSG can:
    1. Access the databases of the four major banks (ABSA, FNB, Standard Bank, Nedbank) to identify all the bank-related facilities of a NATURAL PERSON (or an ENTITY).
    2. Obtain detailed statements for the immediate past 90 days for any banking facility held with any of the four major banks. (For some of the four major banks we can access older bank statements.)
    3. Establish the current balance of banking facilities held with any of the four major banks. (Please be informed that current balances are obtained verbally and accuracy is subject to the diligence of the informant concerned.)
  - iv. Possession of bank statements increases the capacity of FSG to produce a comprehensive FAI REPORT as statements provide clues to the identity of sources of income, creditors, non-bank investments (eg. pension funds, shares, insurance products) and expense profiles. Sources of income, non-bank investment facilities and creditors can be approached and questioned for further information.
  - v. Accessing banking records is admitted to be expensive, but FSG's fees are dictated by the fees demanded by informants, who place their positions of employment at considerable risk when providing access to confidential banking records.
  - vi. If the NATURAL PERSON SUBJECT of a FAI is married COP, it is recommended that banking records also be obtained for the COP SPOUSE, and provision is made in 8.1 – 8.10 of the FORM to instruct FSG to do so.
- h. The section headed INTERESTS IN ENTITIES (see 9.1 – 9.4) of the FORM refers:
  - i. Only trading ENTITIES are included for the purposes of 9.1 – 9.4.
  - ii. 9.1 – 9.2 of the FORM refers. As an alternative to performing the full scope of work of FSG's FAI for the trading ENTITIES (sole proprietorships, private partnerships, companies – excluding Sec 21 companies – and close corporations – see FSG's various Service Profiles for the FAI of trading ENTITIES), of SUBJECT and/or COP SPOUSE, and also for CLIENT to obtain an indication of whether it is necessary to perform a comprehensive FAI for the trading ENTITIES of SUBJECT and/or COP SPOUSE, 9.1 and 9.2 of the FORM make provision to instruct FSG to merely identify the trading ENTITIES of SUBJECT and/or COP SPOUSE, and to obtain the statutory details (company registration number, company type, statutory status – ie. "in business", "in provisional liquidation", "in the process of deregistration", "finally liquidated", "finally deregistered" - registered postal and physical addresses, date established, names of all other members/directors and their residential addresses as recorded by CIPC/CIPRO, date each member/director joined/resigned from a company/CC, auditors' details) for each trading ENTITY identified. The relevant fees are indicated in the FORM alongside the corresponding tick boxes.
  - iii. 9.3 – 9.4 of the FORM refers to performing a separate FAI for each of the trading ENTITIES of SUBJECT and/or COP SPOUSE. Note that FSG will only include the trading ENTITIES of a COP SPOUSE if specifically instructed to do so.
  - iv. The following is taken into consideration when identifying the trading ENTITIES of SUBJECT and/or COP SPOUSE:
    1. The REPORT for FSG's FAIs for trading ENTITIES notes directorships/memberships held in the capacity of employment as a civil servant, but such ENTITIES are excluded when conducting

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- an FAI of SUBJECT and/or COP SPOUSE, except for attempting to establish any directors fees earned as a result.
2. In the same manner that a NATURAL PERSON married COP may inherit fixed property under circumstance that it is bequeathed on condition that it shall never form part of the communal property of a COP marriage, NATURAL PERSONS can inherit interests in some trading ENTITIES subject to the same condition. FSG is mindful of this.
- i. The section headed NON-BANK INVESTMENTS (see 10.1 – 10.2) of the FORM refers:
    - i. Non-bank investments records are regarded as **confidential records**.
    - ii. It is obvious that the non-bank investments of a NATURAL PERSON can be substantial and can considerably influence the FAI of a NATURAL PERSON. The likes of pension/provident funds, shares, unit trusts, retirement annuities and other insurance-related investments probably comprise the bulk of the savings/investments of a NATURAL PERSON (after taking into consideration equity in trading ENTITIES and fixed property).
    - iii. It is difficult to identify so-called non-bank investments, except from the following:
      1. In-depth profiling of bank accounts to identify deductions (usually in the form of debit orders that are referenced by an account or policy number) towards policy/investment facilities, and subsequent discrete enquiries of such institutions (using contacts and informers where available).
      2. Bulk sum transfers from bank accounts to recognizable investment facilities with recognizable financial institutions. However, it is unlikely that such transfers would have occurred in the 90 day period for which FSG can guarantee access to the banking records of a NATURAL PERSON with the four major banks, and it is even more likely that such bulk sums were held in private/investment bank accounts rather than in a bank account of with one of the four major banks before transfer to a non-bank investment.
      3. Accessing the database of the Life Officers' Association, which is a private database owned and by insurers who sell life and investment products, and on which all insurance company-related investments are recorded. However, the database is vigorously guarded by the insurance industry, access to the database is carefully monitored and audited, and informers, when identified, tend to be of only short-term assistance.
      4. If a NATURAL PERSON is not self-employed, and his/her employer is a corporate in nature, it is generally possible to identify the pension and provident funds of such companies, to ascertain the employee and employer contributions to such funds, to establish the performance of such funds (which are mostly listed on the JSE), and, by establishing the remuneration of the NATURAL PERSON and the period for which the NATURAL PERSON has been employed by that company, by a process of reconstruction, to arrive at an estimation of the value of such assets.
      5. Through SARS informants, by accessing SUBJECT'S and/or COP SPOUSE'S last income tax return, establish what such investments were declared. (Information obtained from this source would be accurate only as at the date of the last return, and it must be considered that significant changes could have occurred between the date of accessing SARS records and the date the SARS return was made.)
    - iv. 10.1 and 10.2 of the FORM ask CLIENT to budget a for fee that is the equivalent of one hour of our time against FSG's Investigation Tariff ("IT") to investigate the non-bank related investments of SUBJECT and/or COP SPOUSE. This time period budget is proposed only for the purpose of putting an initial budget to the task. It is probable that more time will be required, but FSG shall not expend more time (and raise additional associated fees) without first securing CLIENT'S mandate to do so.
  - j. The section headed TAX (SARS) RECORDS (11.1.1.1 – 11.1.6.1) refers:
    - i. Tax/SARS information is regarded as **confidential records**.
    - ii. SARS records are obtained from confidential informants and are only communicated verbally to FSG as it is too risky for SARS informants to produce any printouts from SARS databases. SARS records obtained by FSG are qualified accordingly.
    - iii. While FSG has informants in SARS, we cannot always guarantee access to SARS records at any given time. The reason for this is that SARS rotates its employees through different positions in an effort to combat the bribing of SARS officials, acts of fraud, etc. Consequently, at any given time, our informants many not have access to a particular record.

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- iv. The FORM divides instructions to obtain SARS records into six parts, and these are presented in the REPORT in six parts, as follows:
    1. INCOME FROM EMPLOYMENT – ENTITIES IN WHICH SUBJECT DOES NOT HAVE INTERESTS
    2. INCOME FROM EMPLOYMENT – ENTITIES IN WHICH COP SPOUSE DOES NOT HAVE INTERESTS
    3. I.R.O. ENTITIES IN WHICH SUBJECT HAS INTERESTS
    4. I.R.O. ENTITIES IN WHICH COP SPOUSE HAS INTERESTS
    5. I.R.O. INCOME FROM INVESTMENTS OF SUBJECT
    6. I.R.O. INCOME FROM INVESTMENTS OF COP SPOUSE
  - v. The different types of SARS records that FSG can access are clearly listed beneath each category in the FORM.
- k. The section headed EQUITY IN FIXED PROPERTY (see 12.1 – 12.4) of the FORM refers:
- i. The results of the Deeds' Office searches that CLIENT instructs FSG to perform in PART B: 2.d and subparagraphs above refer. These identify fixed property owned, and the associated statutory information in respect of such fixed properties that is recorded by the Deeds' Office.
  - ii. The objective of these instructions in 12.1 – 12.4 of the FORM is to assess the equity in fixed properties owned by SUBJECT and/or COP SPOUSE.
  - iii. If instruction tick boxes 12.1 and 12.2 of the FORM are ticked, the REPORT will include a reasonably accurate assessment of the current value of fixed property owned by SUBJECT by either:
    1. If FSG was instructed to identify banking facilities and obtain current balances, which will also reveal outstanding bond amounts (on condition that bonds are in favour of one of the four major banks), by obtaining a Lightstone AVR report (an industry standard used by estate agents to ascertain the current market value of fixed property), we can calculate equity by subtracting the amounts owed in respect of bonds from the valuation provided in the Lightstone AVR report.
    2. If FSG is not instructed to identify banking facilities, equity can be calculated by subtracting the value of bonds over fixed property as recorded by the Deeds' Office, from the current market value obtained from a Lightstone AVR report. If the current owners have not owned the property for more than five years, and have not secured additional bonds over the fixed property in this five year period, the result is a reasonably accurate estimation of equity. But, the longer the current owner has owned a fixed property, the less accurate this method of estimating equity becomes. However, this method tends the result in an under estimation of equity, so CLIENT can be reasonably assured that the resultant calculated equity represents the minimum equity held in a fixed property.
  - iv. If tick boxes 12.3 and 12.4 are ticked, Deeds' Office searches for the SPOUSE of SUBJECT will be conducted and Lightstone AVR reports will be obtained for fixed property owned by a COP SPOUSE that do not also record SUBJECT as the owner. Because we have encountered occasions when fixed property owned by a person who is married in terms of the COP regime erroneously does not reflect both SPOUSES as owners, and because separate Deeds' Office searches for the COP SPOUSE of SUBJECT may identify sequestration/rehabilitation records that do not reflect against Deeds' Office records for SUBJECT, it is strongly recommended that Deeds' Office searches are always conducted for both SUBJECT and a COP SPOUSE if SUBJECT is married COP.
  - v. Note that FSG has a tool to identify street addresses from property descriptions (and as long as the property is free-standing and located in an urban area, to also obtain a photograph of the property using the "Street View" resource of Google Earth). No provision to instruct FSG to perform these tasks is made in the FORM, but CLIENT can instruct FSG to attend to these tasks in the covering Letter of Instruction ("LETTER"). Costs are as follows:
    1. Obtain a street address for a property description: R 75.00
    2. Provide a photograph of a fixed property from the "Street View" facility of Google Earth: R 50.00.
- l. The section headed CREDITORS/LIABILITIES FROM ENQUIRIES ON CREDIT BUREAUS (see 13.) of the FORM refers:
- i. When a NATURAL PERSON applies for a credit facility, the credit provider invariably:
    1. Requires the NATURAL PERSON to complete a credit application form in which the NATURAL PERSON must record demonstrable contact details, employment details, income, sources of income, next-of-kin details, and provide credit references.

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2. Conducts a search of whatever credit bureau the credit provider subscribes to, to establish the credit history of the NATURAL PERSON concerned, and also to input the home and work addresses, telephone numbers, etc. provided in the credit application form.
- ii. These enquiries by credit providers are recorded on the credit bureaus, usually with a contact name and number for the credit provider.
- iii. By communicating with credit providers who have made enquiries on credit bureaus, it is possible to:
  1. Establish whether a credit facility applied for was granted, and if so, to also establish:
    - a. The identity of the goods or services that were supplied on credit.
    - b. The amount of the credit facility granted.
  2. Obtain a copy of the credit application form/s referred to in PART B: i.i.2 above, which *inter alia* records a list of the other creditors of a NATURAL PERSON, who in turn can be contacted to:
    - a. Establish the identity of goods or services that were supplied on credit.
    - b. Establish the amount of the credit facility granted
    - c. Obtain a copy of the credit application form completed by the NATURAL PERSON concerned.
- iv. By making enquiries of all parties who are recorded as having made credit bureau enquiries, and by making enquiries of all other creditors provided in credit application forms as credit references, it is possible to reconstruct the creditors, and the amount owed to each creditor, of the NATURAL PERSON who is the SUBJECT of a FAI.
- v. Credit Bureau records and the resultant enquiries is not the only resource that FSG can employ to reconstruct SUBJECT'S creditors/liabilities. If FSG is instructed to identify the bank accounts of a NATURAL PERSON and to obtain detailed statements for these accounts, further revelations about creditors and liabilities are made. (If FSG is resourced by CLIENT to obtain the likes of bank statements, other creditors/liabilities identified will be included in the Income and Expenditure Statement and Statement of Assets and Liabilities in the REPORT).
- m. The section headed **HIGH COURT LITIGATION RECORDS** (see 14.1 – 14.2) of the FORM refers:
  - i. FSG makes use of two resources to search for High Court records in which SUBJECT and/or SPOUSE are Applicants or Respondents, to assess whether these have any impact on or consequences for the financial position for SUBJECT and/or SPOUSE. The results are of value in assessing both the financial and moral risks associated with SUBJECT and/or SPOUSE:
    1. The South African Legal Information Institute (SALII) database
    2. An online court document library.
  - ii. If SUBJECT is married, it is recommended that searches be conducted for SUBJECT and SPOUSE, regardless of their marital regime, because the results often speak to the moral risk associated with both SPOUSES.
- n. The section headed **VEHICULAR ASSETS ASSESSMENT** (see 15.1 – 15.4) of the FORM refers:
  - i. Two state owned databases can be accessed to establish the registered ownership of vehicles:
    1. eNATIS, which is owned by the Dept. of Transport, which:
      - a. Reflects both the identity of the registered owner of a vehicle and the titleholder of a vehicle if a vehicle is subject to a financing agreement.
      - b. Can be used to identify vehicles owned by NATURAL PERSONS and ENTITIES
    2. NATIS, which is owned by SAPS, which:
      - a. Reflects whether or not a vehicle is stolen.
      - b. Identifies the registered owner of vehicles (but not the titleholder).
      - c. Does not permit the identification of all vehicles owned by an ENTITY if the search criterion used is the name of the ENTITY or its registration number.
      - d. Derives from the eNATIS database and is approximately 30 days out-dated when compared to the eNATIS database.
  - ii. FSG's access to NATIS is immediate and less expensive than accessing eNATIS. However, although it takes longer to access eNATIS records and is more expensive to do so, for reasons of currency and accuracy, and because eNATIS can identify all the vehicles of which an ENTITY is the registered owner, FSG's standard is to rely on the eNATIS database for the purpose of conducting a FAI.
  - iii. Provision is made in the FORM to perform eNATIS searches for SUBJECT and/or SPOUSE.
  - iv. FSG can provide an accurate current market value for vehicular assets if:

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1. We are instructed to identify SUBJECT'S/SPOUSE'S banking facilities and obtain current balances.
  2. If the vehicles of SUBJECT/SPOUSE are financed by one of the four major banks.
  3. By obtaining a current book value (which is the mean of retail and trade-in value) for a vehicle using the facility located online at <http://www.book-value.co.za/>. When using this facility we always qualify vehicles used for personal transportation in terms of the following:
    - a. We assume odometer readings based on travelling an average of 25 000 km/annum for each year of the life of the vehicle.
    - b. On a scale of 1 – 10 (1 = poor condition; 10 = excellent condition) we score the condition of vehicles 3 years and younger as “7”.
    - c. On a scale of 1 – 10 we score the condition of vehicles 4 – 5 years old as “6”.
    - d. On a scale of 1 – 10 we score the condition of vehicles 6 -7 years old as “5”.
    - e. On a scale of 1 – 10 we score the condition of vehicles 8 years and older as “3”.
    - f. We assume the “book value” (rather than the “trade-in” or “retail” value).
- o. The section headed CRIMINAL RECORD CHECK (see 16.1 – 16.2) of the FORM refers:
- i. We provide the option of conducting a criminal record check on the basis that a criminal record indicates the moral risk associated with a NATURAL PERSON.
  - ii. If CLIENT instructs FSG to perform a criminal record check and SUBJECT is married, we recommend that the check be performed for SUBJECT and SPOUSE regardless of marital regime.
  - iii. The criminal record check is done by consulting two SAPS databases, using informants:
    1. CRIM
    2. CAS.
  - iv. Records obtained from the CRIM and CAS databases are considered **confidential records**.
- p. The section headed NATIONAL LOANS REGISTER (see 17.1 – 17.2) of the FORM refers:
- i. In terms of the National Credit Act, credit providers are obliged to report all loans granted to the National Loans Register (“NLR”) and to consult the NLR before granting credit to a NATURAL PERSON so that the creditor provider can make an assessment that the NATURAL PERSON concerned can afford to repay the loan.
  - ii. Information contained in the NLR assists FSG to establish the liabilities and monthly expenses of a NATURAL PERSON, and this information is included in the Income and Expenditure Statement and Statement of Assets and Liabilities contained in the REPORT.
  - iii. Provision is made to obtain a NRL report for both SUBJECT and SPOUSE, especially if SUBJECT and SPOUSE are married COP.
- q. The section headed TOTAL LIABILITIES (see 18.1 – 18.3) of the FORM refers.
- i. Should CLIENT require FSG to calculate the total liabilities of SUBJECT and SPOUSE (especially if married COP) as a result of performing the FAI – NATURAL PERSONS, CLIENT is required to tick the relevant tick box to instruct FSG to do so.
  - ii. FSG then calculates and reports:
    1. The total liabilities of SUBJECT.
    2. The total liabilities of SPOUSE.
    3. The combined total liabilities of SUBJECT and SPOUSE.
- r. The section headed TOTAL ASSETS (see 19.1 – 19.3) of the FORM refers.
- i. Should CLIENT require FSG to calculate the total assets of SUBJECT and SPOUSE (especially if married COP) as a result of performing the FAI – NATURAL PERSONS, CLIENT is required to tick the relevant tick box to instruct FSG to do so.
  - ii. FSG then calculates and reports:
    1. The total assets of SUBJECT.
    2. The total assets of SPOUSE.
    3. The combined total assets of SUBJECT and SPOUSE.
- s. The section headed MONTHLY INCOME (see 20.1 – 20.3) of the FORM refers.
- i. Should CLIENT require FSG to calculate the monthly income of SUBJECT and SPOUSE (especially if married COP) as a result of performing the FAI – NATURAL PERSONS, CLIENT is required to tick the relevant tick box to instruct FSG to do so.
  - ii. FSG then calculates and reports:
    1. The monthly income of SUBJECT.
    2. The monthly income of SPOUSE.

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3. The combined monthly income of SUBJECT and SPOUSE.
- t. The section headed MONTHLY EXPENSES (see 21.1 – 21.3) of the FORM refers:
  - i. Should CLIENT require FSG to calculate the monthly expenses of SUBJECT and SPOUSE (especially if married COP) as a result of performing the FAI – NATURAL PERSONS, CLIENT is required to tick the relevant tick box to instruct FSG to do so.
  - ii. FSG then calculates and reports:
    1. The monthly expenses of SUBJECT.
    2. The monthly expenses of SPOUSE.
    3. The combined monthly expenses of SUBJECT and SPOUSE.
- u. The section headed SURVEILLANCE & OTHER INVESTIGATIONS (see 22.) of the FORM refers:
  - i. Provision is made in the FORM to permit FSG to conduct surveillance and other investigations (of SUBJECT/SPOUSE) because:
    1. In almost every instance there are unique components to specific instructions that are not provided for elsewhere in the FAI – NATURAL PERSONS instruction FORM template. CLIENT is required to express these in the covering LETTER.
    2. FSG invariably requires the permission of CLIENT to use its own discretion to pursue other avenue of investigation to obtain FAI-related information when same is not yielded by any of the activities provided for in the instruction FORM template.
    3. There are occasions when there is no substitute for conducting periods of surveillance to obtain FAI-related investigation. This is especially the case when dealing with so-called “savvy debtors” who, on paper, have little or no assets or income, but who lead an extravagant lifestyle. Also, it is not always clear from performing the scope of work of the FAI defined by the instruction FORM template, just exactly what self-employed NATURAL PERSONS who have interests in multiple interest do with their time, or from what premises they conduct their businesses.
    4. Some assets (or the extent of equity) can only be ascertained from surveillance. A typical example is a self-employed NATURAL PERSON who reflects, on paper, as owning a modest home, whereas the reality is that such a person derives much of his income in the form of cash that such a person is able to avoid declaring, and which cash never sees a bank account, and which cash income is spent on lavish home improvements, furnishings and fittings that will never be identified unless a period of surveillance is conducted.
    5. There are times when the scope of work of a Standard Debtor Trace is insufficient to trace a savvy debtor, in which case it is necessary to employ the resources of FSG’s Investigation Division to trace the SUBJECT of the FAI – NATURAL PERSONS.
  - ii. A standard requirement of CLIENT when instructing FSG to conduct an FAI – NATURAL PERSONS is that CLIENT budgets the equivalent of three hours of FSG’s time, for which CLIENT is billed against FSG’s Investigation Tariff. However:
    1. FSG will not perform any surveillance/other investigation unless it is necessary.
    2. FSG will not perform any surveillance/other investigation in excess of three hours without first securing a mandate from CLIENT to do so. Furthermore, should CLIENT give FSG a further mandate, this must be done in writing.
    3. While FSG requires CLIENT to initially budget for three hours of FSG’s time to conduct surveillance/other investigation, FSG does not warrant that this is sufficient to achieve the objectives of the FAI – NATURAL PERSONS.
  - iii. The results of surveillance/other investigations are recorded in the REPORT, in the corresponding section 22.
- v. The section headed COMMENTS & CONCLUDING REMARKS (see 23.) of the FORM refers:
  - i. CLIENT has the option of budgeting the equivalent of one hour of FSG’s time against our Investigation Tariff for FSG to make comments and concluding remarks, or CLIENT may choose to draw CLIENT’S own conclusions from the various items of information provided in the REPORT as a consequence of performing the various components of the scope of work of the FAI – NATURAL PERSONS.
  - ii. Notwithstanding PART B: 2.v.i above, it is a further reality that some items of information need to be contextualized to appreciate their full significance. FSG requests that CLIENT budgets for one hour of our time against our Investigation Tariff should further explanation/contextualization be necessary to clarify the significance of any information resulting for the performance of any of the components of the scope of work of the FAI – NATURAL PERSONS.

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### **PART C: DEFAULT POSITIONS, DISCLAIMERS, QUALIFICATIONS, CONCLUDING REMARKS**

1. The final objective of any FAI is to produce statements of assets and liabilities and income and expenditure for SUBJECT that is as accurate as possible under circumstance that a FAI is conducted covertly and without requiring that SUBJECT volunteers any disclosures relating to SUBJECT'S financial affairs. The accuracy of a FAI is always qualified accordingly.
2. A FAI is accurate to the degree that CLIENT resources FSG financially to complete all the components of the scope of work (as indicated by the instruction FORM template – **ANNEXURE ONE**; as indicated by the REPORT template - **ANNEXURE TWO**) of a FA – NATURAL PERSONS. A FAI is always qualified accordingly.
3. As a general rule:
  - a. Printouts of search results obtained from databases/information sources that are in the public domain, or that are sourced from databases/information sources to which FSG has subscribed access, will be attached to the REPORT and the name given to that attachment will be included in the REPORT.
  - b. If the SUBJECT is of a FAI is a NATURAL PERSON who has interests in trading ENTITIES and CLIENT instructs that a FAI of trading ENTITIES be performed for all or some of these ENTITIES, the REPORT for the FAI of trading ENTITIES for the ENTITIES in question will be attached to the FAI – NATURAL PERSONS REPORT and the name given to that attachment will be included in the REPORT.
  - c. The relevant contents of printouts attached to the REPORT are summarized in the REPORT.
4. Under circumstance that an informant with access to confidential records can only provide such information verbally, FSG cannot warrant the accuracy of such information. A FAI is qualified accordingly,
5. Regardless of the provisions of paragraph PART B: 1.n and sub-paragraphs above:
  - a. If SUBJECT is married COP, FSG will not perform a FAI of SPOUSE unless CLIENT ticks the relevant tick boxes in the FORM to instruct FSG to do so.
  - b. If SUBJECT has interests in trading ENTITIES, FSG will not perform a FAI of the trading ENTITIES for the ENTITIES of SUBJECT unless CLIENT ticks the relevant tick boxes in the FORM to instruct FSG to do so.
  - c. If SUBJECT is married COP, does not have interests in trading ENTITIES but SUBJECT'S COP SPOUSE does, FSG will not perform a FAI of the trading ENTITIES for the ENTITIES of SPOUSE unless CLIENT ticks the relevant tick boxes in the FORM to instruct FSG to do so.
3. The order in which the various components of the scope of work of a FAI is performed is such that the FAI can be abandoned (to avoid wasted costs) as early as possible in the event of the likes of the following:
  - a. SUBJECT is deceased.
  - b. SUBJECT is sequestered.
  - c. SUBJECT is under debt review.
  - d. SUBJECT cannot be traced.
  - e. An ENTITY of SUBJECT has ceased to trade for whatever reason or is subject to Chapter 6 rescue or judicial management (under circumstance that SUBJECT is a NATURAL PERSON, but CLIENT has instructed FSG to also perform a FAI of the trading ENTITIES in which SUBJECT has an interest).
4. In the event of any of the circumstances listed in paragraph 3. and sub-paragraphs immediately above, FSG will obtain proof of same (and where applicable, identify the debt counselor, Masters Office and Master's Reference No./Executor/Trustee/Liquidator/rescue practitioner, etc.), report these findings to CLIENT, and terminate the FAI pending further instructions (if any) from CLIENT. However, CLIENT shall be liable for FSG's fee, as set out in the relevant sections of the FORM, for work done up to the abandonment of the FAI.
5. After ticking the relevant boxes of the FORM, CLIENT is advised to carefully consider the contents of the FAI – NATURAL PERSONS: INSTRUCTION, DISCLAIMER, SUBJECTIVE CONDITIONS & INDEMNITY at the end of the FORM (and which is an integral component of the FORM), and is required to complete the "CONFIRMATION OF INSTRUCTION" section that concludes the FORM before FSG will commence a FAI. FSG may also delay the FAI until in receipt of specified advance payments, as described in the FAI – NATURAL PERSONS: INSTRUCTION, DISCLAIMER, SUBJECTIVE CONDITIONS & INDEMNITY.
6. This Service Profile, with its attachments (**ANNEXURE ONE** and **ANNEXURE TWO**), will be distributed to FSG's national email database of legal practitioners, and shall be the standard for every FAI – NATURAL PERSONS performed by FSG. This Service Profile is dated, but shall be subject to amendment. In the event of amendment, each amended Service Profile will be dated and again distributed to FSG's national email database of legal practitioners. At any point in time, the most recently dated version of this Service Profile shall be the one that is in effect. CLIENT is advised to ensure that CLIENT is in possession of the latest version of this Service Profile at all times. As any amendments to this Service Profile will be distributed as an attachment to one of FSG's regular newsletters that is emailed to FSG national email database of legal practitioners, CLIENT is advised to subscribe to FSG's newsletter to remain in receipt of the latest version at all times. Newsletter subscription requests can be addressed to [fohladb@yebo.co.za](mailto:fohladb@yebo.co.za).

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**FAI – NATURAL PERSONS INSTRUCTION FORM**

GENERAL INSTRUCTIONS	TICK BOX
<b>IF SUBJECT IS A NATURAL PERSON:</b>	
Only perform FAI for the natural person SUBJECT, regardless of marital regime	
If SUBJECT married COP, also perform a FAI – NATURAL PERSONS for SPOUSE	
If SUBJECT is married ANC and has interests in trading ENTITIES, also conduct FAI for trading ENTITIES for each ENTITY of SUBJECT. Instruction FORM for FAI of trading ENTITIES attached.	
If SUBJECT married COP & both SUBJECT & SPOUSE have interests in trading ENTITIES, only do FAI for the trading ENTITIES of SUBJECT. Instruction FORM for FAI of trading ENTITIES attached.	
If SUBJECT married COP & both SUBJECT & SPOUSE have interests in ENTITIES, or only COP SPOUSE has interest in trading ENTITIES, conduct FAI for trading ENTITIES of SUBJECT and COP SPOUSE/for trading ENTITIES of COP SPOUSE. Relevant instruction FORMS for FAI of trading ENTITIES attached.	

SPECIFIC INSTRUCTIONS	
<b>NOTE 1</b>	To complete this INSTRUCTION FORM correctly, refer to the FAI - NATURAL PERSONS REPORT (ANNEXURE TWO), and the FAI – NATURAL PERSONS Service Profile of FSG.
<b>NOTE 2</b>	Fees quoted herein are per NATURAL PERSON who is the subject of a FAI, and exclude VAT.
<b>NOTE 3</b>	The applicable fee is either the fixed sum quoted for that component of the scope of work of a FAI, or an apportionment of FSG’s Investigation Tariff (“IT”), which is currently R 600.00/hour + costs and disbursement (including vehicular travelling at R 3.95/km).
<b>NOTE 4</b>	Wherever FSG’s IT is quoted, client will be asked to budget a specific period of time for FSG to perform that task, which FSG will NOT exceed without the prior written consent of CLIENT.

FAI-NATURAL PERSONS COMPONENT	TICK BOX	DESCRIPTION OF SERVICE COMPONENT; ASSOCIATED FEE
<b>GOVERNMENT GAZETTE SEARCH</b>		
1.1		Search GG for notices, etc, i.r.o. SUBJECT; IT applies; budget 0.25 hours
1.2		If SUBJECT married COP, search GG for notices, etc, i.r.o. SPOUSE; IT applies; budget 0.25 hours
<b>DEAD OR ALIVE</b>		
2.1		Obtain copy of SUBJECT’S death certificate – R 100
2.2		If SUBJECT deceased, identify Master’s Office, file ref and Executor; fee = IT applies; budget 0.25 hours
2.3		If SUBJECT’S COP SPOUSE is deceased, obtain copy of SPOUSE’S death certificate – R 100
		If COP SPOUSE deceased, identify Master’s Office, file ref and Executor; fee = IT applies; budget 0.25 hours
<b>DEEDS’ OFFICE RECORDS</b>		
3.1		Search - SUBJECT - all 10 Registries; marital regime, property, sequestrations, bonds; R 37.50/Registry
3.1.1		Details – 1 <sup>st</sup> property of SUBJECT – R 37.50
3.1.2		Details – 2 <sup>nd</sup> property of SUBJECT – R 37.50
3.1.3		Details – 3 <sup>rd</sup> property of SUBJECT – R 37.50
3.1.4		Details – 4 <sup>th</sup> property of SUBJECT – R 37.50
3.1.5		Details – 5 <sup>th</sup> property of SUBJECT – R 37.50
3.1.6		1 <sup>st</sup> Notarial Bond of SUBJECT – obtain copy; R 120 + R 1.00/pg
3.1.7		2 <sup>nd</sup> Notarial Bond of SUBJECT – obtain copy; R 120 + R 1.00/pg
3.1.8		3 <sup>rd</sup> Notarial Bond of SUBJECT – obtain copy; R 120 + R 1.00/pg
3.1.9		4 <sup>th</sup> Notarial Bond of SUBJECT – obtain copy; R 120 + R 1.00/pg
3.2		Search – COP SPOUSE - all 10 Registries; property, sequestrations, bonds; R 37.50/Registry = R 375.00
3.2.1		Details – 1 <sup>st</sup> property of SPOUSE – R 37.50
3.2.2		Details – 2 <sup>nd</sup> property of SPOUSE – R 37.50
3.2.3		Details – 3 <sup>rd</sup> property of SPOUSE – R 37.50
3.2.4		Details – 4 <sup>th</sup> property of SPOUSE – R 37.50
3.2.5		Details – 5 <sup>th</sup> property of SPOUSE – R 37.50
3.2.6		1 <sup>st</sup> Notarial Bond of SPOUSE – obtain copy; R 120 + R 1.00/pg
3.2.7		2 <sup>nd</sup> Notarial Bond of SPOUSE – obtain copy; R 120 + R 1.00/pg
3.2.8		3 <sup>rd</sup> Notarial Bond of SPOUSE – obtain copy; R 120 + R 1.00/pg
3.2.9		4 <sup>th</sup> Notarial Bond of SPOUSE – obtain copy; R 120 + R 1.00/pg
3.3		If SUBJECT married ANC obtain copy of ANC; R 120 + R 1.00/pg
3.4		Obtain Deed of Transfer to verify legitimacy if only one COP SPOUSE recorded as owner; R 120 + R 1.00/pg
3.5		Investigate whether a fixed property was inherited; IT applies; budget 0.5 hours.

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INSOLVENCY/REHABILITATION		
4.1		If SUBJECT sequestrated, identity Order, Master & Trustee; IT applies – budget 0.25 hours
4.2		If SUBJECT rehabilitated, identify Order & Master; IT applies – budget 0.25 hours
4.3		If COP SPOUSE sequestrated, identity Order, Master & Trustee; IT applies – budget 0.25 hours
4.4		If COP SPOUSE rehabilitated, identify Order & Master; IT applies – budget 0.25 hours
CREDIT WORTHINESS ASSESSMENT		
5.1		XDS Credit Bureau report – SUBJECT; R 50.00
5.2		ITC-Transunion Credit Bureau report – SUBJECT; R 65.00
5.3		Experian Credit Bureau report – SUBJECT; R 65.00
5.4		Establish SUBJECT debt review status & obtain details; IT applies; budget 0.25 hours
5.5		Assess the performance of SUBJECT in respect of civil judgments; IT applies; budget 0.3 hours/judgment
6.1		If married COP, XDS Credit Bureau report – SPOUSE; R 50.00
6.2		If married COP, ITC-Transunion Credit Bureau report – SPOUSE; R 65.00
6.3		If married COP, Experian Credit Bureau report – SPOUSE; R 65.00
6.4		If married COP, establish SPOUSE debt review status & obtain details; IT applies; budget 0.25 hours
6.5		Assess the performance of SPOUSE in respect of civil judgments; IT applies; budget 0.3 hours/judgment
FAI TRACE REPORT		
7.		Trace SUBJECT W + H details, confirm marital regime, dependants; R 295.00 or IT (i.t.o. Sec 22) applies.
7.1		If married COP, trace W details of SPOUSE; R 75.00 or IT (i.t.o. Sec 22) applies.
BANKING RECORDS		
8.1		Identify banking facilities of SUBJECT with the four major banks; R 1 750
8.2		If married COP, identify banking facilities of SPOUSE with the four major banks; R 1 750
8.3		Obtain current balances for banking facilities of SUBJECT; R 275/balance/account identified
8.4		If married COP, obtain current balances for banking facilities of SUBJECT; R 275/balance/account identified
8.5		SUBJECT bank facilities; obtain detailed statements past 30 days; R 1 750/account
8.6		SUBJECT bank facilities; obtain detailed statements past 60 days; R 3 400/account
8.7		SUBJECT bank facilities; obtain detailed statements past 90 days; R 5 000/account
8.8		If married COP, obtain detailed statements for SPOUSES' bank facilities for past 30 days; R 1 750/account
8.9		If married COP, obtain detailed statements for SPOUSES' bank facilities for past 60 days; R 3 400/account
8.10		If married COP, obtain detailed statements for SPOUSES' bank facilities for past 90 days; R 5 000/account
INTEREST IN ENTITIES		
9.1		Identify companies - SUBJECT (R 129/name/Id search); get statutory details for each company; R50/company
9.2		Identify companies - SPOUSE (R 129/name/Id search); get statutory details for each company; R50/company
9.3		Equity of SUBJECT in ENTITIES; see attached FAI-ENTITIES REPORT as per FAI – ENTITIES Service Profile
9.4		Equity of SPOUSE in ENTITIES; see attached FAI-ENTITIES REPORT as per FAI – ENTITIES Service Profile
NON-BANK INVESTMENTS		
10.1		Identify SUBJECT'S non-bank investments; IT applies – budget 1 hour
10.2		If married COP, identify SUBJECT'S non-bank investments; IT applies – budget 1 hour
TAX (SARS) RECORDS		
INCOME FROM EMPLOYMENT - ENTITIES IN WHICH SUBJECT DOES NOT HAVE INTERESTS		
11.1.1.1		Establish SUBJECT'S income tax no.; R 475
11.1.1.2		Establish SUBJECT'S declared income from employment in last tax return; R 475
11.1.1.3		Establish SUBJECT'S income tax liability/value of rebate due; R 475
11.1.1.4		Establish date of SUBJECT'S last income tax return; R 475
11.1.1.5		Establish marital status and regime as per SARS records; R 475
INCOME FROM EMPLOYMENT – ENTITIES IN WHICH COP SPOUSE DOES NOT HAVE INTERESTS		
11.1.2.1		If married COP, establish SPOUSE income tax no.; R 475
11.1.2.2		If married COP, establish SPOUSE'S declared income from employment in last tax return; R 475
11.1.2.3		If married COP, establish SPOUSE'S income tax liability/value of rebate due; R 475
11.1.2.4		If married COP, establish date of SPOUSE'S last income tax return; R 475
I.R.O. ENTITIES IN WHICH SUBJECT HAS INTERESTS		
11.1.3.1		Establish Provisional Tax number; R 475
11.1.3.3		Establish date of last return; R 475
11.1.3.3		Establish quantum of income from ENTITIES declared in last return; R 475
11.1.3.4		Establish Provision tax liability/rebate due as at date of last return; R 475

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11.1.3.5		Establish if SUBJECT is a VAT Vendor in person capacity; R 475.00
11.1.3.6		If SUBJECT a VAT Vendor in personal capacity, establish VAT no.; R 475
11.1.3.7		Establish if SUBJECT'S VAT returns up to date; R 475
11.1.3.8		Establish VAT payable/VAT claim due; R 475
11.1.3.9		Establish marital status and regime as per SARS records; R 475
		<b>I.R.O ENTITIES IN WHICH COP SPOUSE HAS INTERESTS</b>
11.1.4.1		If married COP, establish Provisional Tax number of SPOUSE; R 475
11.1.4.2		If married COP, establish date of SPOUSE'S LAST return; R 475
11.1.4.3		If married COP, establish quantum of income from ENTITIES declared by SPOUSE in last return; R 475
11.1.4.4		If married COP, establish Provision tax liability/rebate due of SPOUSE as at date of last return; R 475
11.1.4.5		If married COP, establish if SPOUSE is a VAT Vendor in personal capacity; R 475
11.1.4.6		If married COP, if SPOUSE a VAT vendor in personal capacity, establish VAT no.; R 475
11.1.4.7		If married COP, if SPOUSE a VAT Vendor, establish if VAT returns up to date; R 475
11.1.4.8		If married COP, establish VAT payable/VAT claim due to SPOUSE; R 475
		<b>I.R.O. INCOME FROM INVESTMENTS OF SUBJECT</b>
11.1.5.1		Identify investment and declared income of investment; R 475 per investment identified
		<b>I.R.O. INCOME FROM INVESTMENTS OF COP SPOUSE</b>
11.1.6.1		If married COP, Identify SPOUSE'S investment & declared income of investment; R 475 per investment
		<b>EQUITY IN FIXED PROPERTY</b>
12.1		Calculate equity in fixed property – SUBJECT; R 50
12.2		Conduct Lightstone AVR enquiry – SUBJECT; R 75 per fixed property
12.3		If COP SPOUSE owns fixed property excluding SUBJECT, calculate equity in same; R 50
12.4		Conduct Lightstone AVR enquiry – fixed property of COP SPOUSE ; R 75 per fixed property
		<b>CREDITORS/LIABILITIES FROM ENQUIRIES ON CREDIT BUREAUS</b>
13		Conduct for SUBJECT & COP SPOUSE; IT applies; budget 1 hour for SUBJECT & 1 hour for COP SPOUSE
		<b>HIGH COURT LITIGATION RECORD</b>
14.1		Search SAFLII & online court document library for SUBJECT; R 30 search fee + IT applies; budget 0.5 hours
14.2		Search SAFLII & online court document library for SPOUSE; R 30 search fee + IT applies; budget 0.5 hours
		<b>VEHICULAR ASSETS ASSESSMENT</b>
15.1		eNATIS name/ID search on SUBJECT; R185; identify Titleholder & details for each vehicle; R50 per vehicle
15.2		eNATIS name/ID search on COP SPOUSE; R 185; identify Titleholder & details for each vehicle; R50/vehicle
15.3		SUBJECT'S vehicles – asses encumbrances & equity; IT applies; budget 0.25 hours per vehicle owned
15.4		COP SPOUSES' vehicles -assess encumbrances & equity; IT applies; budget 0.25 hours per vehicle owned
		<b>CRIMINAL RECORD CHECK</b>
16.1		SAPS CRIM & CAS databases searches – SUBJECT; R 200
16.2		SAPS CRIM & CAS databases searches – SPOUSE (regardless of marital regime)/LIFE PARTNER; R 200
		<b>NATIONAL LOANS REGISTER</b>
17.1		NLR printout – SUBJECT; R 350
17.2		NLR printout – COP SPOUSE; R 350
		<b>TOTAL LIABILITIES</b>
18.1		Total liabilities – SUBJECT; IT applies; budget 0.5 hours to complete and calculate
18.2		Total liabilities – COP SPOUSE; IT applies; budget 0.5 hours to complete and calculate
18.3		Total Liabilities – SUBJECT & COP SPOUSE; fee included in 18.1 and 18.2
		<b>TOTAL ASSETS</b>
19.1		Total assets – SUBJECT; IT applies; budget 0.5 hours to complete and calculate
19.2		Total assets – COP SPOUSE; IT applies; budget 0.5 hours to complete and calculate
19.3		Total assets – SUBJECT & COP SPOUSE; no fee
		<b>MONTHLY INCOME</b>
20.1		Total monthly income – SUBJECT; IT applies; budget 0.5 hours to complete and calculate
20.2		Total monthly income – COP SPOUSE; IT applies; budget 0.5 hours to complete and calculate
20.3		Total monthly income – SUBJECT & COP SPOUSE; fee included in 20.1 and 20.2
		<b>MONTHLY EXPENSE</b>
21.1		Total monthly income – SUBJECT; IT applies; budget 0.5 hours to complete and calculate

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**Corporate branches in Durban, Cape Town & Johannesburg – Satellite branches elsewhere – Tracer Field Agents in all Magisterial Districts**

**FSG is the founder member of the CSS Network | FSG is a LEVEL 4 BEE contributor**

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21.2		Total monthly income – COP SPOUSE; IT applies; budget 0.5 hours to complete and calculate
21.3		Total monthly income – SUBJECT & COP SPOUSE; fee included in 21.1 and 21.2
<u>SURVEILLANCE &amp; OTHER INVESTIGATIONS</u>		
22		Surveillance and other investigations to complete FAI as indicated or instructed; IT applies; budget 3 hours
<u>COMMENTS/CONCLUDING REMARKS</u>		
23		Compile comments and concluding remarks from above & attached; IT applies; budget 1 hour

**FAI – NATURAL PERSONS: INSTRUCTION, DISCLAIMER, SUBJECTIVE CONDITIONS & INDEMNITY**

INSTRUCTION

The signatory hereto (“CLIENT”) hereby instructs Fohla Security CC t/a FSG PRIVATE|FORENSIC INVESTIGATORS & AUDITORS | TRACERS | RISK MANANAGERS | GUARDS (“FSG”) to perform a FINANCIAL ASSESSMENT INVESTIGATION (“FAI”), for the party (“SUBJECT”) named in the CONFIRMATION OF INSTRUCTION box below, which service must be performed in terms of FSG’S Service Profile “FAI - NATURAL PERSONS”, and as indicated by the boxes ticked in this “FAI – NATURAL PERSONS INSTRUCTION FORM”.

FSG DISCLAIMER

The accuracy of a FAI performed by FSG is a function of the availability of source documents, the availability of informants who provide FSG access to relevant confidential records/databases, on what can be concluded from investigations conducted, and the extent to which CLIENT provides the necessary financial resources for FSG to identify and locate source documents, to access confidential records/databases, and to conduct the investigations that are indicated to be necessary to satisfy CLIENT’S instructions. FSG does not guarantee the availability of source documents, and/or the availability of informants who provide FSG access to confidential records/databases, and/or that any budget agreed to with CLIENT is adequate to complete a comprehensive FAI – NATURAL PERSONS and/or that a FAI – NATURAL PERSONS will achieve the objectives of CLIENT.

SUBJECTIVE CONDITIONS OF SERVICE

1. The cost of accessing confidential records/databases through informants may be subject to upward adjustment, depending on which of the informants of FSG is available at any given time. However, should FSG need to increase its fee to access a confidential record/database as a result of an increased cost, FSG shall be obliged to first obtain the written consent of CLIENT to incur the increased cost and raise the higher fee. Furthermore, CLIENT shall have the right to withdraw this instruction should a proposed fee increase be unacceptable to CLIENT, but on condition that CLIENT settles the fee of FSG for work done in response to this instruction at that time.
2. FSG shall have the right to call for advance payment in full for any quoted fee to obtain/access confidential records/databases.
3. FSG shall have the right to call for advance payment of 50% of any budgeted sum agreed to by CLIENT for the time of FSG to perform a FAI (which time is billed against the Investigation Tariff of FSG).
4. Confidential information/records procured by FSG are provided for information purposes only and will be safe-guarded by CLIENT at all times in a manner that secures the anonymity of FSG in respect of the procurement of such information/records.
5. FSG shall never be required to identify its informants and/or disclose how it came to have possession of such confidential information/ records.
6. If a confidential record/information procured by FSG is required for evidentiary purposes in any proceeding/litigation, CLIENT is obliged to first legally obtain same by means of an appropriate order of court, or by means of the written consent of SUBJECT.
7. Information obtained by FSG from confidential records/databases is provided subject to irrevocable agreement that same will at all times remain strictly and exclusively confidential between CLIENT and FSG, until such time as CLIENT has secured the legal right to possess such information/records. Furthermore, once CLIENT has secured such legal right, CLIENT warrants that CLIENT will never reveal that CLIENT had access to and/or possession of such information/records before the fact.

HEAD OFFICE

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EMAIL: fohladbnc@yabo.co.za | WEBSITE: www.fohlasecurity.co.za | PSIRA REG NO.: 1144490 | VAT NO.: 4370208110

Fohla Security CC (2003/050972/23) t/a FSG Forensic Investigators & Auditors | Tracers | Risk Managers | Guards

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INDEMNITY

In the event that CLIENT or any party associated with CLIENT contravenes any of the SUBJECTIVE CONDITIONS OF SERVICE stated above, CLIENT irrevocably indemnifies FSG/its relevant employees/agents against any consequent loss and/or expense, and specifically warrants to financially compensate FSG and/or any employee/agent of FSG involved in the procurement of such confidential information/records for all such consequent losses and/or expenses. CLIENT specifically undertakes to meet all legal and/or other expenses incurred by FSG/its relevant employees/agents to defend any resultant legal action and/or to mitigate any prejudicial consequences that FSG/its relevant employees/agents may suffer if any of these subjective conditions is contravened by CLIENT and/or a party associated with CLIENT.

**CONFIRMATION OF INSTRUCTION:** I, the signatory hereof (CLIENT), confirm this instruction to FSG to perform a FINANCIAL ASSESSMENT INVESTIGATION – NATURAL PERSONS in respect of the party referred to herein as SUBJECT, and instruct FSG to perform those components of the scope of work indicated by the boxes I have ticked in this FAI – NATURAL PERSONS INSTRUCTION FORM. I furthermore acknowledge that I have read, understood and accept the contents of FAI – NATURAL PERSONS: INSTRUCTION, DISCLAIMER, SUBJECTIVE CONDITIONS & INDEMNITY above.

MY (CLIENT) REF. NO.	
SUBJECT NAME	
SUBJECT ID/DOB/PP/REG NO.	
MY (CLIENT) SIGNATURE	
NAME OF SIGNATORY	
DATE OF SIGNATURE	

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**YOUR REF:**  
**OUR REF:**

1 January 0000

ABC Client  
 PO Box  
**POST OFFICE**  
 0000  
**PER EMAIL:** [someone@someone.co.za](mailto:someone@someone.co.za)

Dear Sir/Madam

**FAI - NATURAL PERSONS REPORT**

SUBJECT OF FAI – NATURAL PERSONS								
Surname							ID/DOB	
First names								
LAST KNOWN PERSONAL PARTICULARS OF SUBJECT (OR CONFIRMED PERSONAL DETAILS OF SUBJECT PROVIDED BY CLIENT)								
Home add								
Employer					Occupation			
Work add								
Home tel		Work tel		Cell		C/card/Salary no.		
Other info								

ONLINE GOVERNMENT GAZETTE LIBRARY SEARCH		
1.1 SUBJECT	Green Gazette library search results attached as	
1.2 SPOUSE	Green Gazette library search results attached as	

DEAD OR ALIVE			
Does Government Gazette record that SUBJECT is deceased?			
2.1	If SUBJECT deceased, death certificate obtained and attached as:		
2.2 IDENTITY MASTER'S REF & EXECUTOR: SUBJECT DECEASED			
Master's Office of Deceased Estate		Master's Ref no.	
Executor		Executor Tel	
Executor Add			

DEEDS' OFFICE RECORDS	
3.1	Name/Identity Number/Date of birth search done for SUBJECT on all 10 registries (Y/N)?
	Deeds' search results for SUBJECT attached as:

SEQUESTRATIONS - SUBJECT			
SEQUESTRATION NO.	ON ALL REGISTRIES?	REHABILITATION REF NO.	ON ALL REGISTRIES?

SUBJECT - FIXED PROPERTY OWNERSHIP & BONDS OVER FIXED PROPERTY								
	PROPERTY DESCRIPTION	BONDS OVER FIXED PROPERTY						% OWNED
		BOND ONE			BOND TWO			
		DATE BONDED	BOND HOLDER	AMOUNT	DATE BONDED	BOND HOLDER	AMOUNT	
3.1.1								
3.1.2								
3.1.3								
3.1.4								
3.1.5								

SUBJECT – DETAILS IN RESPECT OF NOTARIAL BONDS FOR WHICH COPIES OBTAINED AND ATTACHED						
	DATE	NOTARIAL BOND IN FAVOUR OF	AMOUNT	N/BOND NO.	REGISTRY	ATTACHED AS
3.1.6						
3.1.7						
3.1.8						

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<b>3.1.9</b>								
<b>3.2 Name/Identity Number/Date of birth search done for SPOUSE on all 10 registries (Y/N)?</b>								
Deeds' search results for SPOUSE attached as:								
SEQUESTRATIONS - SPOUSE								
SEQUESTRATION NO.	ON ALL REGISTRIES?			REHABILITATION REF NO.	ON ALL REGISTRIES?			
SPOUSE - FIXED PROPERTY OWNERSHIP & BONDS OVER FIXED PROPERTY								
	PROPERTY DESCRIPTION	BONDS OVER FIXED PROPERTY						% OWNED
		BOND ONE			BOND TWO			
		DATE BONDED	BOND HOLDER	AMOUNT	DATE BONDED	BOND HOLDER	AMOUNT	
3.2.1								
3.2.2								
3.2.3								
3.2.4								
3.2.5								
SPOUSE – DETAILS IN RESPECT OF NOTARIAL BONDS FOR WHICH COPIES OBTAINED AND ATTACHED								
	DATE	NOTARIAL BOND IN FAVOUR OF	AMOUNT	N/BOND NO.	REGISRTY	ATTACHED AS		
3.2.6								
3.2.7								
3.2.8								
3.2.9								
<b>SEQUESTRATION/REHABILITATED INSOLVENT DETAILS</b>								
Is SUBJECT currently insolvent?								
Is SUBJECT a rehabilitated insolvent?								
4.1 DETAILS: INSOLVENCY - SUBJECT								
Master's Office		Master's Ref		Deeds' Registry Sequestration Ref				
Trustee				Trustee Tel				
Trustee Add								
4.2 DETAILS: REHABILITATED INSOLVENT - SUBJECT								
Master's Office		Master's Ref		Deeds Registry Rehab Insolvent Ref				
<b>CREDIT WORTHINESS ASSESSMENT</b>								
SUBJECT								
5.1 XDS Credit Bureau Report attached as:								
5.2 ITC-Transunion Credit Bureau Report attached as:								
5.3 Experian Credit Bureau Report attached as:								
5.4 SUBJECT DEBT REVIEW STAU								
DEBT COUNSELLOR	TEL NO.	FROM DATE	REF NO.	COURT				
SUBJECT - ADVERSE/DEFAULT REPORTS (EXTRACTED FROM ATTACHED CREDIT BUREAU REPORTS)								
	DATE	CREDITOR				AMOUNT		
A								
B								
C								
D								
E								
5.5 SUBJECT – ASSESSMENT OF PERFORMANCE IN RESPECT OF JUDGEMENTS								
Comment: A								
Comment: B								
Comment: C								
Comment: D								
Comment: E								
SPOUSE								
6.1 XDS Credit Bureau Report attached as:								
6.2 ITC-Transunion Credit Bureau Report attached as:								

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<b>6.3</b> Experian Credit Bureau Report attached as:				
<b>6.4 SPOUSE DEBT REVIEW STATUS</b>				
DEBT COUNSELLOR	TEL NO.	FROM DATE	REF NO.	COURT
<b>SPOUSE - ADVERSE/DEFAULT REPORTS (EXTRACTED FROM ATTACHED CREDIT BUREAU REPORTS)</b>				
DATE	CREDITOR			AMOUNT
<b>SPOUSE - CIVIL JUDGMENTS (EXTRACTED FROM ATTACHED CREDIT BUREAU REPORTS)</b>				
DATE	CREDITOR	AMOUNT	COURT	COURT FILE NO.
<b>6.5 SPOUSE – ASSESSMENT OF PERFORMANCE IN RESPECT OF JUDGEMENTS</b>				
Comment: A				
Comment: B				
Comment: C				
Comment: D				
Comment: E				

<b>7. FAI TRACE REPORT</b>				
SUBJECT SUCCESSFULLY TRACED (Y/N)?				
SUBJECT - RESIDENTIAL DETAILS				
Home Add				
Home Tel	Cell	H Email add		
Is the property leased or owned (Y/N?)			Monthly rental	
Confirmed by				
SUBJECT - LANDLORD/THE MANAGEMENT AGENCY OF SUBJECT'S LEASED RESIDENCE				
Name				Cell/Tel
SUBJECT - EMPLOYMENT DETAILS				
Employer				W Email add
Work Add				
Work Tel	Occupation			C/Card/Salary No.
Confirmed by				
SUBJECT – MARITAL STATUS, MARITAL REGIME AND CHILDREN				
Martial Status	Marital Regime	ANC No.	No. dependant children	
<b>7.1 COP SPOUSE - EMPLOYMENT DETAILS</b>				
Employer				W Email add
Work Add				
Work Tel	Occupation			C/Card/Salary No.
Confirmed by				

<b>BANKING RECORDS</b>			
<b>8.1 SUBJECT - BANK ACCOUNTS/FACILITIES; SCAN DATABASES OF THE FOUR MAJOR BANKS (NEDBANK, STD, FNB &amp; ABSA)</b>			
	BANK	ACC NO.	ACC TYPE
A			
B			
C			
D			
E			
F			
G			
H			

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8.2 SPOUSE - BANK ACCOUNTS/FACILITIES; SCAN DATABASES OF NEDBANK, STD, FNB & ABSA			
	BANK	ACC NO.	ACC TYPE
I			
J			
K			
L			
M			
N			
O			
P			

8.3 SUBJECT - CURRENT BALANCES OF IDENTIFIED BANK ACCOUNTS					
	BAL DATE	AMOUNT		BAL DATE	AMOUNT
	Amount - current bal acc A			Amount - current bal acc E	
	Amount - current bal acc B			Amount - current bal acc F	
	Amount - current bal acc C			Amount - current bal acc G	
	Amount - current bal acc D			Amount - current bal acc H	

8.4 SPOUSE - CURRENT BALANCES IDENTIFIED BANK ACCOUNTS					
	BAL DATE	AMOUNT		BAL DATE	AMOUNT
	Amount - current bal acc I			Amount - current bal acc M	
	Amount - current bal acc J			Amount - current bal acc N	
	Amount - current bal acc K			Amount - current bal acc O	
	Amount - current bal acc L			Amount - current bal acc P	

8.5 SUBJECT - DETAILED STATEMENTS FOR BANK ACCOUNTS FOR THE PAST 30 DAYS				
A	Acc A <u>attached as</u>		E	Acc E <u>attached as</u>
B	Acc B <u>attached as</u>		F	Acc F <u>attached as</u>
C	Acc C <u>attached as</u>		G	Acc G <u>attached as</u>
D	Acc D <u>attached as</u>		H	Acc H <u>attached as</u>

8.6 SUBJECT - DETAILED STATEMENTS FOR BANK ACCOUNTS FOR THE PAST 60 DAYS				
A	Acc A <u>attached as</u>		E	Acc E <u>attached as</u>
B	Acc B <u>attached as</u>		F	Acc F <u>attached as</u>
C	Acc C <u>attached as</u>		G	Acc G <u>attached as</u>
D	Acc D <u>attached as</u>		H	Acc H <u>attached as</u>

8.7 SUBJECT - DETAILED STATEMENTS FOR BANK ACCOUNTS FOR THE PAST 90 DAYS				
A	Acc A <u>attached as</u>		E	Acc E <u>attached as</u>
B	Acc B <u>attached as</u>		F	Acc F <u>attached as</u>
C	Acc C <u>attached as</u>		G	Acc G <u>attached as</u>
D	Acc D <u>attached as</u>		H	Acc H <u>attached as</u>

8.8 SPOUSE - DETAILED STATEMENTS FOR BANK ACCOUNTS FOR THE PAST 30 DAYS				
I	Acc I <u>attached as</u>		M	Acc M <u>attached as</u>
J	Acc J <u>attached as</u>		N	Acc N <u>attached as</u>
K	Acc K <u>attached as</u>		O	Acc O <u>attached as</u>
L	Acc L <u>attached as</u>		P	Acc P <u>attached as</u>

8.9 SPOUSE - DETAILED STATEMENTS FOR BANK ACCOUNTS FOR THE PAST 60 DAYS				
I	Acc I <u>attached as</u>		M	Acc M <u>attached as</u>
J	Acc J <u>attached as</u>		N	Acc N <u>attached as</u>
K	Acc K <u>attached as</u>		O	Acc O <u>attached as</u>
L	Acc L <u>attached as</u>		P	Acc P <u>attached as</u>

8.10 SPOUSE - DETAILED STATEMENTS FOR BANK ACCOUNTS FOR THE PAST 90 DAYS				
I	Acc I <u>attached as</u>		M	Acc M <u>attached as</u>
J	Acc J <u>attached as</u>		N	Acc N <u>attached as</u>
K	Acc K <u>attached as</u>		O	Acc O <u>attached as</u>
L	Acc L <u>attached as</u>		P	Acc P <u>attached as</u>

INTERESTS IN TRADING ENTITIES	
9.1	FAI trading ENTITIES of SUBJECT (as summarised below) <u>attached as</u>
9.2	FAI trading ENTITIES of SPOUSE (as summarised below) <u>attached as</u>
SUBJECT - INTERESTS IN COMPANIES/CLOSE CORPORATIONS	

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ENTITY NAME	ENTITY REG NO.	% OWNED	R/c EQUITY

SPOUSE - INTERESTS IN COMPANIES/CLOSE CORPORATIONS

ENTITY NAME	ENTITY REG NO.	% OWNED	R/c EQUITY

SUBJECT - INTERESTS IN SOLE PROPRIETORSHIPS/PRIVATE PARTNERSHIPS

TRADING NAME	ADDRESS	TEL/CELL	% OWNED

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SPOUSE - INTERESTS IN SOLE PROPRIETORSHIPS/PRIVATE PARTNERSHIPS			
TRADING NAME	ADDRESS	TEL/CELL	% OWNED

TRUSTS OF WHICH SUBJECT IS A TRUSTEE OR BENEFICIARY			
TRUST NAME	TRUST REG. NO.	MASTER'S OFFICE	TRUSTEE/BENEFICIARY

**IDENTIFIED NON-BANK INVESTMENTS**

10.1 SUBJECT						
	INVESTMENT	BROKER/INVESTMENT HOUSE/ AGENT/ADMINISTRATOR	BROKER TEL	START DATE	MATURITY R/c	CURRENT R/c
A						
B						
C						
D						
E						
F						
G						

10.2 SPOUSE						
	INVESTMENT	BROKER/INVESTMENT HOUSE/ AGENT/ADMINISTRATOR	BROKER TEL	START DATE	MATURITY R/c	CURRENT R/c
H						
I						
J						
K						
O						
M						
N						

**TAX (SARS) RECORDS**

INCOME FROM EMPLOYMENT - ENTITIES IN WHICH SUBJECT DOES NOT HAVE INTERESTS		
11.1.1.1	Income Tax no.	
11.1.1.2	Declared income from employment in last tax return	
11.1.1.3	Income Tax payable/rebate due	
11.1.1.4	Date of last income tax return	
11.1.1.5	Marital regime as per SARS records	

INCOME FROM EMPLOYMENT – ENTITIES IN WHICH COP SPOUSE DOES NOT HAVE INTERESTS		
11.1.2.1	Income Tax no.	
11.1.2.2	Declared income from employment in last tax return	
11.1.2.3	Income Tax payable/rebate due	
11.1.2.4	Date of last income tax return	

I.R.O. ENTITIES IN WHICH SUBJECT HAS INTERESTS		
11.1.3.1	Provisional Income Tax No.	
11.1.3.2	Date of last return	
11.1.3.3	Declared income from entities in last return	
11.1.3.4	Provisional Tax payable/rebate due as at date of last return	
11.1.3.5	Is SUBJECT a VAT Vendor in personal capacity?	
11.1.3.6	VAT Vendor No.	
11.1.3.7	Are VAT returns up to date?	

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11.1.3.8	VAT payable/VAT claim due	
11.1.3.9	Marital regime as per SARS records	
<b>I.R.O. ENTITIES IN WHICH SPOUSE HAS INTERESTS</b>		
11.1.4.1	Provisional Income Tax No.	
11.1.4.2	Date of last return	
11.1.4.3	Declared income from entities in last return	
11.1.4.4	Provisional Tax payable/rebate due as at date of last return	
11.1.4.5	Is SUBJECT a VAT Vendor in personal capacity?	
11.1.4.6	VAT Vendor No.	
11.1.4.7	Are VAT returns up to date?	
11.1.4.8	VAT payable/VAT claim due	
<b>11.1.5.1 I.R.O. INCOME FROM INVESTMENTS OF SUBJECT</b>		
	Identity of investment and income from investment	
	Identity of investment and income from investment	
	Identity of investment and income From investment	
	Identity of investment and income From investment	
<b>11.1.6. I.R.O. INCOME FROM INVESTMENTS OF COP SPOUSE</b>		
	Identity of investment and income From investment	
	Identity of investment and income From investment	
	Identity of investment and income From investment	
	Identity of investment and income From investment	

<b>EQUITY IN FIXED PROPERTY</b>							
<b>12.1 DEEDS' OFFICE SEARCHES FOR SUBJECT</b>							
PROPERTY	PURCHASE R/c	PURCHASE DATE	BONDHOLDER 1	BONDHOLDER 2	CURRENT R/c	BAL BOND 1	BAL BOND 2
Property A							
Property B							
Property C							
Property D							
Property E							
Property F							
<b>12.2</b> Lightstone property valuation report for properties of SUBJECT attached as:							
<b>EQUITY – FIXED PROPERTY - SUBJECT</b>							
	Property A		Property D				
	Property B		Property E				
	Property B		Property F		<b>TOT EQUITY</b>		

<b>12.3 DEEDS' OFFICE SEARCHES FOR SPOUSE</b>							
PROPERTY	PURCHASE R/c	PURCHASE DATE	BONDHOLDER 1	BONDHOLDER 2	CURRENT R/c	BAL BOND 1	BAL BOND 2
Property G							
Property H							
Property I							
Property J							
Property K							
Property L							
<b>12.4</b> Lightstone property valuation report for properties of SPOUSE attached as:							
<b>EQUITY – FIXED PROPERTY - SPOUSE</b>							
	Property G		Property J				
	Property H		Property K				
	Property I		Property L		<b>TOT EQUITY</b>		

<b>13. CREDITORS/LIABILITIES FROM ENQUIRIES ON CREDIT BUREAUS</b>							
<b>SUBJECT – ENQUIRIES RECORDED ON ITC-TRANSUNION</b>							
	ENQUIRER		GRANTED (Y/N)	NATURE OF CREDIT FACILITY/ASSET FINANCED	AMOUNT	SETTLED? (Y/N)	COPY OF CREDIT APP ATTACHED AS
	NAME	TEL					
A							
B							
C							
D							
E							
<b>SUBJECT – ENQUIRIES RECORDED ON XDS NOT RECORDED ON ITC-TRANSUNION</b>							
ENQUIRER	GRANTED	NATURE OF CREDIT	AMOUNT	PAID UP?	COPY OF CREDIT APP		

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	NAME	TEL	(Y/N)	FACILITY/ASSET FINANCED		(Y/N)	ATTACHED AS
F							
G							
H							
SUBJECT – ENQUIRIES RECORDED ON EXPERIAN NOT RECORDED ON ITC-TRANSUNION AND XDS							
ENQUIRER			GRANTED	NATURE OF CREDIT	AMOUNT	PAID UP?	COPY OF CREDIT APP
	NAME	TEL	(Y/N)	FACILITY/ASSET FINANCED		(Y/N)	ATTACHED AS
I							
J							
K							
SUBJECT – OTHER CREDITORS/LIABILITIES/FINANCED ASSETS IDENTIFIED FROM INVESTIGATION OF ENQUIRIES ON CREDIT BUREAUS							
CREDITOR			NATURE OF CREDIT	FACILITY/ASSET	AMOUNT	PAID UP?	COPY OF CREDIT APP
	NAME	TEL		FINANCED		(Y/N)	ATTACHED AS
L							
M							
N							
COP SPOUSE – ENQUIRIES RECORDED ON ITC-TRANSUNION NOT RECORDED FOR SUBJECT							
ENQUIRER			GRANTED	NATURE OF CREDIT	AMOUNT	SETTLED?	COPY OF CREDIT APP
	NAME	TEL	(Y/N)	FACILITY/ASSET FINANCED		(Y/N)	ATTACHED AS
A							
B							
C							
D							
E							
COP SPOUSE SUBJECT – ENQUIRIES RECORDED ON XDS NOT RECORDED ON ITC-TRANSUNION NOT RECORDED FOR SUBJECT							
ENQUIRER			GRANTED	NATURE OF CREDIT	AMOUNT	PAID UP?	COPY OF CREDIT APP
	NAME	TEL	(Y/N)	FACILITY/ASSET FINANCED		(Y/N)	ATTACHED AS
F							
G							
H							

COP SPOUSE – ENQUIRIES RECORDED ON EXPERIAN NOT RECORDED ON ITC-TRANSUNION AND XDS NOT RECORDED FOR SUBJECT							
ENQUIRER			GRANTED	NATURE OF CREDIT	AMOUNT	PAID UP?	COPY OF CREDIT APP
	NAME	TEL	(Y/N)	FACILITY/ASSET FINANCED		(Y/N)	ATTACHED AS
I							
J							
K							
COP SPOUSE – OTHER CREDITORS/LIABILITIES/FINANCED ASSETS IDENTIFIED FROM INVESTIGATION OF ENQUIRIES ON CREDIT BUREAUS THAT ARE NOT ALREADY IDENTIFIED FOR SUBJECT							
CREDITOR			NATURE OF CREDIT	FACILITY/ASSET	AMOUNT	PAID UP?	COPY OF CREDIT APP
	NAME	TEL		FINANCED		(Y/N)	ATTACHED AS
L							
M							
N							

HIGH COURT CIVIL ACTION RECORD		
		LOCATED RECORDS <u>ATTACHED AS</u>
4.1	RECORDS FOUND FOR <b>SUBJECT</b> (YES/NO)?	
4.2	RECORDS FOUND FOR <b>SPOUSE</b> (YES/NO)?	

VEHICULAR ASSETS ASSESSMENT					
15.1 SUBJECT: REGISTERED OWNERSHIP OF VEHICLES (AS PER eNATIS DATABASE)					
	REG NO.	YEAR	MAKE/MODEL	COLOUR	eNATIS REPORT ATTACHED AS
A					
B					
C					
D					
E					
F					

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15.2 SPOUSE: REGISTERED OWNERSHIP OF VEHICLES (AS PER eNATIS DATABASE)					
	REG NO.	YEAR	MAKE/MODEL	COLOUR	eNATIS REPORT ATTACHED AS
G					
H					
I					
J					
K					
L					

15.3 SUBJECT: ENCUMBRANCES & EQUITY – VEHICULAR ASSETS OF WHICH SUBJECT IS THE REGISTERED OWNER				
	FINANCIER	PURCHASE PRICE	BALANCE OWED	CURRENT BOOK VALUE
A				
B				
C				
D				
E				
F				

15.4 SPOUSE: ENCUMBRANCES & EQUITY – VEHICULAR ASSETS OF WHICH SPOUSE IS THE REGISTERED OWNER				
	FINANCIER	PURCHASE PRICE	BALANCE OWED	CURRENT BOOK VALUE
G				
H				
I				
J				
K				
L				

16.1 CRIMINAL RECORD CHECK: SUBJECT - SAPS CRIM/CAS SEARCH – SUBJECT (CHARGES & CONVICTIONS ONLY)			
POLICE STATION	CAS NO.	CHARGE	SUSPECT/ACCUSED/CONVICTED

16.2 CRIMINAL RECORD CHECK: SPOUSE - SAPS CRIM/CAS SEARCH – SUBJECT (CHARGES & CONVICTIONS ONLY)			
POLICE STATION	CAS NO.	CHARGE	SUSPECT/ACCUSED/CONVICTED

NATIONAL LOANS REGISTER RECORDS	
17.1 National Loans Register for SUBJECT <b>attached</b> as	
17.2 National Loans Register for SPOUSE <b>attached</b> as	

TOTAL LIABILITIES			
SUBJECT (AS PER ABOVE & ATTACHED)		SPOUSE (AS PER ABOVE & ATTACHED)	
LIABILITY	AMOUNT	LIABILITY	AMOUNT
BONDS OVER FIXED PROPERTY OWNED BY SUBJECT/SPOUSE AS PER ABOVE AND ATTACHED			
Bonds not cancelled - fixed property		Bonds not cancelled - fixed property	
<b>*OR*</b>			
Settlement amount – fixed property bonds		Settlement amount – fixed property bonds	
NOTARIAL BONDS OVER MOVEABLE PROPERTY OWNED BY SUBJECT/SPOUSE AS PER ABOVE AND ATTACHED			
Notarial bonds not cancelled		Notarial bonds not cancelled	
<b>*OR*</b>			
Settlement amount – notarial bonds over moveables		Settlement amount – notarial bonds over moveables	
IDENTITY AND VALUE OF SURETIES SIGNED BY SUBJECT/SPOUSE IN FAVOUR OF NATURAL PERSONS AND/OR ENTITIES			
SURETY IN FAVOUR OF	AMOUNT	SURETY IN FAVOUR OF	AMOUNT

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IDENTITY AND AMOUNT OUTSTANDING - FINANCED MOVEABLE ASSETS (EXCLUDING VEHICLES)			
CREDITOR/LIABILITY	AMOUNT	CREDITOR/LIABILITY	AMOUNT
OVERDRAWN AMOUNTS – PERSONAL BANK ACCOUNTS AND CREDIT CARDS AS PER ATTACHED BANKING RECORDS			
BANK ACCOUNT DETAILS	AMOUNT	BANK ACCOUNT DETAILS	AMOUNT
OTHER IDENTIFIED LIABILITIES			
CREDITOR/LIABILITY	AMOUNT	CREDITOR/LIABILITY	AMOUNT
Total negative equity in entities		Total negative equity in entities	
Income Tax liabilities		Income Tax Liabilities	
Provisional Tax liability		Provisional Tax liability	
Outstanding VAT if vendor in personal capacity		Outstanding VAT if vendor in personal capacity	
Outstanding amounts – vehicular assets (see 15.3)		Outstanding amounts – vehicular assets (see 15.4)	
Credit bureaux adverse reports amounts		Credit bureaux adverse reports amounts	
Civil judgement amounts		Civil judgement amounts	
Debts as per attached NLR not included elsewhere		Debts as per attached NLR not included elsewhere	
Bal owed; personal accounts (clothing etc.)		Bal owed; personal accounts (clothing etc.)	
Private loans' liability		Private loans' liability	
<b>18.1 TOTAL LIABILITIES: SUBJECT</b>		<b>18.2 TOTAL LIABILITIES: SPOUSE</b>	
		<b>18.3 TOTAL LIABILITIES: SUBJECT + SPOUSE</b>	

TOTAL ASSETS			
SUBJECT (AS PER ABOVE & ATTACHED)		SPOUSE	
ASSET	VALUE	ASSET	VALUE
ASSETS AS PER THE ABOVE AND ATTACHED			
Cash in bank accounts as per attached bank records		Cash in bank accounts as per attached bank records	
Current value – fixed properties, as per 12.1		Current value – fixed properties, as per 12.3	
Equity in entities as per 9.1		Equity in entities as per 9.2	
Income Tax rebate due as per 11.1.1.2		Income Tax rebate due per 11.2.1.2	
Non-bank investments as per 10.1 above		Non-bank investments as per 10.2	
Provisional Tax rebate due as per 11.1.3.5		Provisional Tax rebate due as per 11.1.4.5	
VAT claims due as per 11.1.3.6		VAT claims due as per 11.1.4.6	
Vehicular assets: trade value 15.3		Vehicular assets: trade value 15.4	
SURETIES IN FAVOUR OF SUBJECT AND/OR SPOUSE			
SURETY	AMOUNT	SURETY	AMOUNT
FINANCED MOVEABLE ASSETS (EXCLUDING VEHICLES)			
ASSET	AMOUNT	ASSET	AMOUNT

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ESTIMATED VALUE – OBSERVED FREEHOLD MOVEABLE ASSETS			
ASSET	VALUE	ASSET	VALUE
PERSONAL DEBTORS			
DEBTOR	BAL DUE	DEBTOR	BAL DUE
OTHER ASSETS			
ASSET	VALUE	ASSET	VALUE
<b>19.1 TOTAL ASSETS: SUBJECT</b>		<b>19.2 TOTAL ASSETS: SPOUSE</b>	
		<b>19.3 TOTAL ASSETS: SUBJECT + SPOUSE</b>	

ESTIMATED NET SURPLUS/SHORTFALL – ASSETS/LIABILITIES	
ASSETS – LIABILITIES: SUBJECT	
ASSETS – LIABILITIES: SPOUSE	
ASSETS – LIABILITIES: SUBJECT + SPOUSE	

MONTHLY INCOME			
SUBJECT		SPOUSE	
INCOME SOURCE	AMOUNT	INCOME SOURCE	AMOUNT
AS PER THE ABOVE AND ATTACHED			
Directors' fees earned		Directors' fees earned	
Drawings from entities owned		Drawings from entities owned	
Income from non-bank investments		Income from non-bank investments	
Interest – bank investments		Interest- bank investments	
Payments from personal debtors		Payments from personal debtors	
Pension		Pension	
Profit share/dividend/ from entities owned		Profit share/dividend from entities owned	
Rental income		Rental income	
Salary from entities owned		Salary from entities owned	
Wage/salary from entities not owned		Wage/salary from entities not owned	
OTHER			
<b>20.1 TOTAL MONTHLY INCOME: SUBJECT</b>		<b>20.2 TOTAL MONTHLY INCOME: SPOUSE</b>	
		<b>20.3 TOT MONTHLY INCOME OF SUBJECT + SPOUSE</b>	

MONTHLY EXPENSES			
SUBJECT		SPOUSE	
EXPENSE	AMOUNT	EXPENSE	AMOUNT
Bank charges		Bank charges	
Bond repayments		Bond repayments	

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Child care facilities		Child care facilities	
Credit card instalments		Credit card instalments	
Domestic employees		Domestic employees	
Emoluments Attachment Orders		Emoluments Attachment Orders	
Entertainment		Entertainment	
Fuel		Fuel	
Groceries and cleaning materials		Groceries and cleaning materials	
Household insurance		Household insurance	
Income Tax/UIF/SDL		Income Tax/UIF/SDL	
Interest on overdrafts		Interest on overdrafts	
Loans repayments (NLR and other)		Loan repayments (NLR and other)	
Medical Aid		Medical Aid	
Pension/provident funds payments		Pension/provident funds payments	
Property rental		Property rental	
Provisional Tax		Provisional Tax	
RA's/Life insurance policies etc.		RA's/Life insurance policies etc.	
Rates		Rates	
School/University fees		School/University fees	
Sec 65 Orders		Sec 65 Orders	
Utilities		Utilities	
Vehicle insurance		Vehicle insurance	
Vehicle lease/HP payments		Vehicle lease/HP payments	
Vehicle maintenance		Vehicle maintenance	
<b>21.1 TOTAL MONTHLY EXPENSES: SUBJECT</b>		<b>21.2 TOTAL MONTHLY EXPENSES: SPOUSE</b>	
		<b>21.3 TOT MONTHLY EXPENSES: SUBJECT + SPOUSE</b>	

<b>ESTIMATED NET SURPLUS/SHORTFALL: MONTHLY INCOME/EXPENSES</b>	
	<b>INCOME – EXPENSES: SUBJECT</b>
	<b>INCOME – EXPENSES: SPOUSE</b>
	<b>INCOME – EXPENSESE: SUBJECT + SPOUSE</b>

<b>22. SURVEILLANCE &amp; OTHER INVESTIGATIONS</b>

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**23. COMMENTS & CONCLUDING REMARKS**

We trust that the above and attached are satisfactory, and enclose our invoice for your kind attention.

Yours faithfully

**WILLEM JARDINE**  
CEO | DIRECTOR – NATIONAL OPERATIONS  
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