

COST OF CREDIT SCHEDULE INSTALMENT SALE AGREEMENT

Outside the NCA

BETWEEN

| | | |
|------------------------------|---|--------|
| Name: | WesBank, a division of FirstRand Bank Limited | Seller |
| Company Registration Number: | 1929/001225/06 | |
| VAT Registration Number: | 4210102051 | |
| NCR Number: | NCRCP20 | |
| Registered Business Address: | Company Secretary's Office: 4 Merchant Place Corner Fredman Drive and Rivonia Road Sandton Gauteng 2196 | |
| Telephone Number: | 086128-82-72 | |
| FAX Number: | 086110-18-29 | |

AND

| | | |
|------------------------------|---|-------|
| Name: | KONSALT (PTY) LTD T/A KONSALT - 2018/509347/07 | Buyer |
| COMPANY REGISTRATION NUMBER | 2018/509347/07 | |
| VAT Registration Number: | 4390285072 | |
| Domicilium Physical Address: | 38 FRIKKIE VAN KRAAYENBURG NEW EAST END BLOEMFONTEIN CENTRAL 9301 | |
| Postal Address: | 38 FRIKKIE VAN KRAAYENBURG NEW EAST END BLOEMFONTEIN CENTRAL 9301 | |
| Telephone Number: | | |
| FAX Number: | | |
| Business Number: | | |
| E-MAIL Address: | marketing@ksmc.co.za | |

The Seller sells the Goods described below to you, the Buyer, on the terms and conditions set out in this Schedule and the Terms and Conditions annexed hereto and forming part hereof.

THE GOODS:

| | | | |
|-----------------------------|-------------------------|--------------------------------|-------------------|
| Description of the Goods: | SUZUKI DZIRE 1.2 GL A/T | Engine Number: | K12MN2176762 |
| Model and Make: | DZIRE 1.2 GL A/T SUZUKI | Chassis Number: | MA3CZF63S00307724 |
| Year of First Registration: | 2019 | Registration Number: | TBA |
| Colour: | | Serial Number (if applicable): | |
| | | Hull Number | |

SUMMARY:

| | | |
|---|---|------------|
| Cash Price of the Goods | R | 149,694.26 |
| Total Accessories that form part of the Goods | R | 0.00 |
| Total Extras | R | 895.00 |
| Total Cash Price of the Goods | R | 150,589.26 |
| Less Initial instalment / Deposit | R | 0.00 |
| Initiation Fee Financed | R | 1,904.95 |
| Monthly Service Fee | R | 115.00 |
| Total Principal Debt | R | 152,494.21 |
| Interest Charges Payable | R | 54,079.19 |
| Total Amount Payable | R | 206,573.40 |
| Vat Included in the Amount Payable above | R | 19,773.81 |

Total Interest Payable calculated at 12.49% NACM LINKED to the Prime Rate by a margin of plus 5.49 %
Prime Rate as at agreement date: 7 % NACM

Accessories and Extras

| Accessories Detail | Extras Detail |
|--------------------|----------------------|
| | LICENCE FEE R 895.00 |

Instalment

| | | |
|---|---|----------|
| Instalment in respect of total Amount Payable | R | 3,442.89 |
| * Monthly Service Fee | R | 115.00 |
| Total Instalment | R | 3,557.89 |

* The total service fee payable with the first instalment will be R199.33 inclusive of VAT, which includes a pro-rated amount from 09-SEP-2021 to 20-OCT-2021

AGREEMENT TERM

Your Agreement is for a period of 61 months. Commencement Date: 2021/09/09 Expiry Date: 2026/09/20
Where the Due Date falls on a Sunday or public holiday, the instalment will be due on the first business day immediately BEFORE that date.

PAYMENT METHOD: DEBIT ORDER

FREQUENCY OF INSTALMENTS MONTHLY

See attached schedule

The instalments on the schedule do not include any monthly service and insurance fees