

**RESET REPORT**

Name Joe Soap ID number 7676767676767 Report date 02 September 2018

SUMMARY

Suggested loan amount	Current instalment	New instalment	Savings
R 44 000,00	R 3 518,00	R 1 757,30	R 1 760,70
R 71 000,00	R 5 403,00	R 2 774,31	R 2 628,68
R 93 000,00	R 6 843,00	R 3 603,00	R 3 240,00
R 122 000,00	R 8 568,00	R 4 695,35	R 3 872,65
R 148 000,00	R 10 438,00	R 5 674,70	R 4 763,30

Loan Request - Creditors Selected at R 44 000,00

Creditor	Opening balance	Current balance	Monthly instalment
WOOLWORTHS - PERSONAL LOANS	R 20 000,00	R 18 995,00	R 1 453,00
WOOLWORTHS	R 12 370,00	R 11 956,00	R 957,00
MR PRICE - MR PRICE SPORT	R 8 090,00	R 4 365,00	R 430,00
EDCON - EDGARS	R 9 000,00	R 7 894,00	R 678,00
Total	R 49 460,00	R 43 210,00	R 3 518,00

* PLEASE REFER TO THE LAST PAGE OF THE RESET REPORT FOR INTERPRETATION NOTES

**RESET REPORT**

Name Joe Soap ID number 76767676767 Report date 02 September 2018

SUMMARY

Suggested loan amount	Current instalment	New instalment	Savings
R 44 000,00	R 3 518,00	R 1 757,30	R 1 760,70
R 71 000,00	R 5 403,00	R 2 774,31	R 2 628,68
R 93 000,00	R 6 843,00	R 3 603,00	R 3 240,00
R 122 000,00	R 8 568,00	R 4 695,35	R 3 872,65
R 148 000,00	R 10 438,00	R 5 674,70	R 4 763,30

Loan Request - Creditors Selected at R 71 000,00

Creditor	Opening balance	Current balance	Monthly instalment
WOOLWORTHS - PERSONAL LOANS	R 20 000,00	R 18 995,00	R 1 453,00
WOOLWORTHS	R 12 370,00	R 11 956,00	R 957,00
MR PRICE - MR PRICE SPORT	R 8 090,00	R 4 365,00	R 430,00
EDCON - EDGARS	R 9 000,00	R 7 894,00	R 678,00
FNB CREDIT CARD	R 26 650,00	R 27 108,00	R 1 885,00
Total	R 76 110,00	R 70 318,00	R 5 403,00

* PLEASE REFER TO THE LAST PAGE OF THE RESET REPORT FOR INTERPRETATION NOTES

**RESET REPORT**

Name Joe Soap ID number 76767676767 Report date 02 September 2018

SUMMARY

Suggested loan amount	Current instalment	New instalment	Savings
R 44 000,00	R 3 518,00	R 1 757,30	R 1 760,70
R 71 000,00	R 5 403,00	R 2 774,31	R 2 628,68
R 93 000,00	R 6 843,00	R 3 603,00	R 3 240,00
R 122 000,00	R 8 568,00	R 4 695,35	R 3 872,65
R 148 000,00	R 10 438,00	R 5 674,70	R 4 763,30

Loan Request - Creditors Selected at R 93 000,00

Creditor	Opening balance	Current balance	Monthly instalment
WOOLWORTHS - PERSONAL LOANS	R 20 000,00	R 18 995,00	R 1 453,00
WOOLWORTHS	R 12 370,00	R 11 956,00	R 957,00
MR PRICE - MR PRICE SPORT	R 8 090,00	R 4 365,00	R 430,00
EDCON - EDGARS	R 9 000,00	R 7 894,00	R 678,00
DISCOVERY CARD	R 21 400,00	R 21 770,00	R 1 440,00
FNB CREDIT CARD	R 26 650,00	R 27 108,00	R 1 885,00
Total	R 97 510,00	R 92 088,00	R 6 843,00

* PLEASE REFER TO THE LAST PAGE OF THE RESET REPORT FOR INTERPRETATION NOTES

**RESET REPORT**

Name Joe Soap ID number 76767676767 Report date 02 September 2018

SUMMARY

Suggested loan amount	Current instalment	New instalment	Savings
R 44 000,00	R 3 518,00	R 1 757,30	R 1 760,70
R 71 000,00	R 5 403,00	R 2 774,31	R 2 628,68
R 93 000,00	R 6 843,00	R 3 603,00	R 3 240,00
R 122 000,00	R 8 568,00	R 4 695,35	R 3 872,65
R 148 000,00	R 10 438,00	R 5 674,70	R 4 763,30

Loan Request - Creditors Selected at R 122 000,00

Creditor	Opening balance	Current balance	Monthly instalment
NEDBANK - CREDIT CARD	R 81 000,00	R 82 434,00	R 5 480,00
WOOLWORTHS - PERSONAL LOANS	R 20 000,00	R 18 995,00	R 1 453,00
WOOLWORTHS	R 12 370,00	R 11 956,00	R 957,00
EDCON - EDGARS	R 9 000,00	R 7 894,00	R 678,00
Total	R 122 370,00	R 121 279,00	R 8 568,00

* PLEASE REFER TO THE LAST PAGE OF THE RESET REPORT FOR INTERPRETATION NOTES

**RESET REPORT**

Name Joe Soap ID number 7676767676767 Report date 02 September 2018

SUMMARY

Suggested loan amount	Current instalment	New instalment	Savings
R 44 000,00	R 3 518,00	R 1,757.30	R 1 760,70
R 71 000,00	R 5 403,00	R 2,774.31	R 2 628,68
R 93 000,00	R 6 843,00	R 3,603.00	R 3 240,00
R 122 000,00	R 8 568,00	R 4,695.35	R 3 872,65
R 148 000,00	R 10 438,00	R 5,674.70	R 4 763,30

Loan Request - Creditors Selected at R 148 000,00

Creditor	Opening balance	Current balance	Monthly instalment
NEDBANK - CREDIT CARD	R 81 000,00	R 82 434,00	R 5 480,00
WOOLWORTHS - PERSONAL LOANS	R 20 000,00	R 18 995,00	R 1 453,00
WOOLWORTHS	R 12 370,00	R 11 956,00	R 957,00
MR PRICE - MR PRICE SPORT	R 8 090,00	R 4 365,00	R 430,00
EDCON - EDGARS	R 9 000,00	R 7 894,00	R 678,00
DISCOVERY CARD	R 21 400,00	R 21 770,00	R 1 440,00
Total	R 151 860,00	R 147 414,00	R 10 438,00

* PLEASE REFER TO THE LAST PAGE OF THE RESET REPORT FOR INTERPRETATION NOTES

**RESET REPORT**

Name Joe Soap ID number 7676767676767 Report date 02 September 2018

All Unsecured Debt

Creditor	Opening balance	Current balance	Monthly instalment
DIRECT AXIS PERSONAL LOANS	R 56 000,00	R 50 239,00	R 1 737,00
NEDBANK - CREDIT CARD	R 81 000,00	R 82 434,00	R 5 480,00
WOOLWORTHS - PERSONAL LOANS	R 20 000,00	R 18 995,00	R 1 453,00
WOOLWORTHS	R 12 370,00	R 11 956,00	R 957,00
RCS FINANCE - DIONS	R 13 600,00	R 12 587,00	R 796,00
MR PRICE - MR PRICE SPORT	R 8 090,00	R 4 365,00	R 430,00
EDCON - EDGARS	R 9 000,00	R 7 894,00	R 678,00
STD BANK - MASTER CARD	R 31 000,00	R 31 453,00	R 943,00
ABSA - CREDIT CARD	R 27 600,00	R 26 821,00	R 1 196,00
STD BANK - BLUE BEAN	R 29 900,00	R 29 584,00	R 887,00
STD BANK - EDCON CREDIT CARD	R 26 000,00	R 26 410,00	R 792,00
KULULA CREDIT CARD	R 30 200,00	R 29 371,00	R 1 469,00
NEDBANK PERSONAL LOANS	R 31 197,00	R 29 658,00	R 1 155,00
DISCOVERY CARD	R 21 400,00	R 21 770,00	R 1 440,00
STD BANK - BLUE BEAN	R 20 000,00	R 20 380,00	R 611,00
FNB CREDIT CARD	R 10 000,00	R 9 670,00	R 531,00
FNB CREDIT CARD	R 26 650,00	R 27 108,00	R 1 885,00
Total	R 454 007,00	R 440 695,00	R 22 440,00

Disclaimer: This information may help you analyse your financial needs. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy.



RESET REPORT

Name Joe Soap ID number 76767676767 Report date 02 September 2018

INTERPRETATION NOTES

2 3 4 5

Suggested loan amount	Current instalment	New instalment	Savings
R 49 000.00	R 4 050.00	R 2 043.12	R 2 006.87
R 54 000.00	R 4 464.00	R 2 199.06	R 2 264.93
R 98 000.00	R 6 277.00	R 3 883.62	R 2 393.37
R 102 000.00	R 6 622.00	R 4 022.87	R 2 599.12

1

SAMPLE INTERPRETATION NOTES

- Suggested Loan Brackets** – The RESET report can give up to five different solutions, depending on your credit profile and the potential savings that can be achieved. The system calculates a solution for debt up to R50k, R75k, R100k, R125k and R150k. If, by way of example your optimal saving is for an amount of less than R125k (as in the example at R102 000), the report will not provide a solution for the higher suggested loan brackets.
- Suggested Loan Amount** – This amount refers to the total amount of debt in the relevant loan bracket which you will need to consolidate in order to unlock the highest cash flow saving per month. Your unique credit profile and lending criteria of various financial institutions will determine the exact amount you will qualify for in order to consolidate your debt.
- Current Instalment** – The current instalment is your current monthly instalments that you pay to your creditors in order to service your credit facilities.
- New Instalment** – The new instalment refers to the instalment payable on the suggested loan amount at an interest rate of 26% per annum over a period of 48 months. The new repayment amount also includes credit life insurance, initiation and administration fees as prescribed by financial institutions and governed by the NCA.
- Savings** – The savings amount refers to the actual monthly cash flow saving you will realise. This monthly cash flow saving is the difference between what you are currently paying to your creditors selected for consolidation and the new repayment based on the suggested loan amount.

GENERAL INTERPRETATION NOTES

- Home loans and motor vehicle finance is excluded from all calculations.
- The financial products provided by South African Financial Institutions differ, and as such Blue Oak Systems cannot be held accountable for their process, products or decision. Blue Oak Systems holds no influence on Financial Institution's selection and decision making criteria.
- Please be advised that if the system has detected one or more facilities that are in arrears, all the facilities in arrears will be included in the solver solution. However, due to the method of recording by some creditors and credit bureaus, the savings amount per month may not be a true and accurate reflection.

Disclaimer: This information may help you analyse your financial needs. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy.