

SPECIAL POWER OF ATTORNEY

In giving you instructions, the undersigned consumer, _____, hereby nominate and

appoint **ROMELA WILKEN (NCRDC1262)**, the Registered Debt Counsellors and their nominees of

FINESSE FINANCIAL SOLUTIONS

with power of substitution to render professional Debt Counselling services to me, and to take all necessary steps in connection with debt review and or other related debt mediation applications, and generally for effecting the purposes aforesaid, to do and cause to be done whatsoever shall be requisite as fully and effectually for all intents and purposes as if personally present and acting herein.

I the Consumer have ensured that I understand and agree to the terms, mandate and stipulations below.

I, the undersigned Consumer, do hereby nominate, constitute and appoint the undersigned Debt Counsellor, with power of substitution to be my lawful agent in my name, place and stead with specific reference to the following:

1. With the power of substitution to be my agent and to assist me in my application for debt review; or
2. With the power of substitution to be my agent and to assist me in any other mediation applications as referred to in the National Credit Act, 2005.
3. Authorisation to the Debt Counsellor to institute proceedings on my behalf:
 - 3.1 To institute proceedings in terms of the National Credit Act and to prosecute, discontinue, compromise, terminate or abandon such action or proceedings as the Agent shall see fit.
 - 3.2 To sign all documents necessary in connection with any such action or proceedings.
 - 3.3 Generally for effecting the purposes aforesaid, to do and cause to be done whatsoever shall be requisite as fully and effectually for all intents and purposes as I might or could do if personally present and acting herein.
 - 3.4 Obtain all information relating to any Judgement and/or emolument attachment order granted against me.
 - 3.5 To investigate Reckless Lending on any credit agreement entered into by me in terms of the National Credit Act, 34 of 2005.
 - 3.6 I hereby ratify and agree to ratify all and whatsoever the Debt Counsellor shall lawfully do or cause to be done by virtue of this power of attorney.
 - 3.7 I expressly grant the Debt Counsellor full power and authority to, on my behalf:
 - cancel any debit orders or salary stop orders;
 - stop payments of any debit orders;
 - contact my employer to obtain my payslip to confirm my current income;
 - sign any new Payment Distribution Agent ("PDA") Debit Order Authorisation should the Debt Counsellor decide to move from one PDA to another provided that the Debit Order amount remains the same;
 - sign any Form 23 as per the Regulations contained in National Credit Act, 34 of 2005 where I have agreed to the replacement of any policies;
 - signing the acceptance of any proposal received from a credit provider in relation to any proposal submitted to the Credit Provider;
 - obtain my credit records;
 - obtain credit agreement statements; and/or
 - accept and sign any proposal submitted to any Court of Law or Tribunal as set out in Section 86 of the National Credit Act, 34 of 2005.
4. I declare that the power hereby created shall be irrevocable until cancelled by me in writing.

Signed at [place] _____ on this [day] _____ of [month] _____ 20 _____

SIGNATURE/S:- _____

APPLICANTS: FULL NAME(S):- _____

APPLICANTS ID NUMBER/S:- _____

DEBT COUNSELLOR: ROMELA WILKEN NCRDC1262