

# FINANCIAL DISCLOSURE FORM

Case no:

## The Parties

The applicant

and

The respondent

Party making financial disclosure: \_\_\_\_\_

- Please fill in this form fully and accurately. Where any box is not applicable, write "N/A".
- You have a duty to the court to give a full, frank and clear disclosure of all your financial and other relevant circumstances.
- A failure to give full and accurate disclosure may result in an adverse court order.

*If you are found to have been deliberately untruthful, criminal proceedings may be brought against you for perjury and/ or fraud.*

- The information given in this form must be confirmed under oath or affirmation. Proceedings for contempt of court may be brought against a person who makes or causes to be made, a false statement in a document verified under oath or affirmation.
- You must attach documents to the form where they are specifically sought and you may attach other documents where it is necessary to explain or clarify any of the information you give.
- Essential documents that must accompany this statement are detailed in the form.
- If there is not enough room on the form for any particular piece of information, you may continue on an attached sheet of paper.

*If you are in doubt about how to complete any part of this form you should seek legal advice.*

This statement is  
filed by

Name and address of attorney  
(if represented)

# 1 GENERAL INFORMATION

1.1 Full name \_\_\_\_\_

1.2 Date of birth (DD/MM/YYYY): \_\_\_\_\_

1.3 Residential Address: \_\_\_\_\_

1.4 Identity and/or passport number: \_\_\_\_\_

1.5 Date of marriage (DD/MM/YYYY): \_\_\_\_\_

1.6 Type of Marriage (Civil/Civil Union/Customary/Muslim): \_\_\_\_\_

1.7 Matrimonial Property Regime (tick appropriate):

In community of property	Out of community of property (excluding accrual system)	Out of community of property (including accrual system)	Other (Specify):
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1.8 Occupation \_\_\_\_\_

1.9 Date of separation \_\_\_\_\_

1.10 Date of issue of summons: \_\_\_\_\_

1.11 Details of any children of the family

	FULL NAMES	DATE OF BIRTH DD/MM/YYYY			WITH WHOM DOES THE CHILD LIVE?
1					
2					
3					
4					
5					
6					

1.12 Details of any other pending or finalised court cases between you and your spouse, whether in relation to money, property, children or anything else.

	CASE NO	COURT	TYPE OF PROCEEDINGS
1			
2			
3			
4			

## 2 FINANCIAL DETAILS

### PART 1: IMMOVABLE PROPERTY AND PERSONAL ASSETS

- 2.1 **Complete this section in respect of the family home (the last family) home occupied by you and your spouse). If it remains unsold.**

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months (eg. Estate agent, municipal or online Lightstone valuation)
- b) A recent home loan statement confirming the sum outstanding on each mortgage registered over the property

Property address (including Erf no:)

\_\_\_\_\_

Mortgage company/Bank name(s) and account number(s)

\_\_\_\_\_

Details of who owns the property and the extent of your legal and beneficial interest in it \_\_\_\_\_

\_\_\_\_\_

Current market value of the property \_\_\_\_\_

Balance(s) outstanding on any mortgage(s) \_\_\_\_\_

Who pays the mortgage bond instalments, and in what proportions? \_\_\_\_\_

Total equity in the property \_\_\_\_\_

**TOTAL value of your interest in this property:**

**TOTAL A: R** \_\_\_\_\_

- 2.2 **Details of your interest in any other property, land or buildings. Complete one page for each property you have an interest in**

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months (eg. Estate agent, municipal or online Lightstone valuation)
- b) A recent home loan/bond statement confirming the sum outstanding on each mortgage

Property address (including Erf no)

\_\_\_\_\_

\_\_\_\_\_

Mortgage company/Bank name(s) and account number(s) \_\_\_\_\_

Details of who owns the property and the extent of your legal and beneficial interest in it \_\_\_\_\_

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Current market value of the property \_\_\_\_\_

Balance(s) outstanding on any mortgage(s) \_\_\_\_\_

Who pays the mortgage bond instalments, and in what proportions? \_\_\_\_\_

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Estimate the costs associated with sale (Eg. Estate agent commission, compliance certificates, transfer costs) \_\_\_\_\_

---

Total equity in the property \_\_\_\_\_

**TOTAL value of your interest in the family home:**

**TOTAL B: R** \_\_\_\_\_

- 2.3 Details of all personal bank accounts that you hold or have held at any time in the last twelve months and which are or were either in your own name or in which you have had any interest. This applies whether any such account is in credit or in debit. If the account is overdrawn, show a minus figure.**

Documentation required for attachment to this section:  
For each account listed, all statements covering the last 6 months

	NAME OF BANK	TYPE OF ACCOUNT (E.G. CURRENT)	ACCOUNT NUMBER	BALANCE AT THE DATE OF THIS STATEMENT
1				
2				
3				
4				
5				

**TOTAL value of your interest in ALL accounts (C1): R** \_\_\_\_\_

- 2.4 Details of all investments, including shares, investments (other than already shown above) bonds, unit trusts, other investments, and other quoted securities that you hold or have an interest in. (Do not include dividend income as this will be dealt with separately later on.)**

Documentation required for attachment to this section:  
Latest statement relating to each investment.

	NAME	TYPE OF INVESTMENT	SIZE OF HOLDING	INVESTMENT NUMBER	CURRENT VALUE
1					
2					
3					
4					

5					
6					
7					
8					

**TOTAL value of your interest in ALL investments (C2): R\_\_\_\_\_**

**2.5 Details of all life insurance and endowment policies that you hold or have an interest in. Include those that do not have a surrender value.**

Documentation required for attachment to this section:  
A surrender valuation of each policy that has a surrender value and/or a full policy schedule from your broker.

	NAME	TYPE OF POLICY	POLICY NUMBER	CURRENT SURRENDER VALUE	CURRENT BENEFICIARIES
1					
2					
3					
4					
5					

**TOTAL value of your interest in ALL policies (C3): R\_\_\_\_\_**

**2.6 Details of all monies that are OWED TO YOU in excess of R2 000,00. Do not include sums owed by way of loan account in your business, but do include loan accounts in Trusts.**

	BRIEF DESCRIPTION OF MONEY OWED AND BY WHOM	BALANCE OUTSTANDING
1		
2		
3		
4		

**TOTAL value of your interest in ALL Debts owed TO you (C4): R\_\_\_\_\_**

**2.7 Details of all cash sums held in excess of R2 000,00. You must state where it is held and the currency it is held in (eg. US\$ 500 in safe at home).**

	WHERE HELD	TOTAL AMOUNT	CURRENCY	TOTAL CURRENT VALUE OF YOUR INTEREST
1				
2				
3				
4				

**TOTAL value of your interest in ALL cash sums (C5): R\_\_\_\_\_**

**2.8 Details of personal belongings individually worth more than R5 000,00.**

INCLUDE:

- Vehicles (trade value)
- Collections, pictures and jewellery
- Furniture and house contents (present market value, not replacement costs)

	BRIEF DESCRIPTION OF ITEM	TOTAL CURRENT VALUE OF YOUR INTEREST
1		
2		
3		
4		
	<b>TOTAL value of your interest in ALL personal belongings (C6)</b>	<b>R</b>
	<b>Add together all the figures in boxes C1 to C6 to give the TOTAL current value of your interest in personal assets:</b> <b>TOTAL C</b>	<b>R</b>

## 2 FINANCIAL DETAILS

### PART 2: CAPITAL - LIABILITIES

#### 2.9 Details of any liabilities you have.

EXCLUDE liabilities already shown such as:

- Mortgage/home loans
- Any overdrawn bank accounts

INCLUDE:

- Money owed on credit cards and store cards
- Bank loans
- Hire purchase/finance agreements eg. On vehicles

List all credit and store cards held including those with a nil or positive balance.

	Liability (eg. Edgars, Nedbank etc)	Type of credit (eg. Store card, credit card)	Total current value of your interest in the liability
1			
2			
3			
4			
5			
6			

**TOTAL D: R** \_\_\_\_\_

## 2 FINANCIAL DETAILS

### PART 3: CAPITAL - BUSINESS ASSETS AND DIRECTORSHIPS

**2.10 Details of all your business interests. Complete one page for each business you have an interest in.**

Documentation required for attachment to this section:

- a) Copies of the business accounts (annual financial statements) for the last two financial years
- b) Any documentation, if available at this stage, upon which you have based your estimate of the current value of your interest in this business, for example a letter from an accountant nor a formal valuation. It is not essential to obtain a formal valuation at this stage.

Name and brief description of the business	
Are you (please tick appropriate box)	<input type="checkbox"/> Sole trader/partner <input type="checkbox"/> Member in a close corporation <input type="checkbox"/> Shareholder in a limited company
If you are a partner or a shareholder, state the extent of your interest in the business (i.e. partnership or the extent of your shareholding compared to the overall shares issued)	
Total amount of any sums owed to you by the business by way of a director's loan account, partnership capital or current accounts or the like. Identify where these appear in the business accounts.	
Your estimate of the current value of <u>your</u> interest in the business. Explain briefly the basis upon which you have reached that figure	
<b>TOTAL value of all YOUR interests in business assets:</b>	<b>TOTAL E R</b>

## 2 FINANCIAL DETAILS

### PART: 4 CAPITAL - PENSION INTERESTS

**2.11 Give details of all your interests, including retirement annuities, pension funds, preservation funds. Complete a section for each pension interest, and add additional pages if necessary.**

Documentation required for attachment to this section:

- a) A recent statement showing the cash equivalent provided by the trustees or managers of each pension arrangement, alternatively, the value as prescribed in terms of the Divorce Act.
- b) If a valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension fund or administrators from whom the information was sought.

#### PENSION INTEREST 1

Name of pension interest \_\_\_\_\_

Policy number of pension interest \_\_\_\_\_

Type of scheme \_\_\_\_\_

Date the pension was calculated \_\_\_\_\_

#### PENSION INTEREST 2

Name of pension interest \_\_\_\_\_

Policy number of pension interest \_\_\_\_\_

Type of income \_\_\_\_\_

Date the pension was calculated \_\_\_\_\_

#### PENSION INTEREST 3

Name of pension interest \_\_\_\_\_

Policy number of pension interest \_\_\_\_\_

Type of scheme \_\_\_\_\_

Date the pension was calculated \_\_\_\_\_

#### PENSION INTEREST 4

Name of pension interest \_\_\_\_\_

Policy number of pension interest \_\_\_\_\_



Type of scheme \_\_\_\_\_

Date the pension was calculated \_\_\_\_\_

**TOTAL value of all YOUR pension interests:**                      **TOTAL F**                      **R**\_\_\_\_\_

## **2 FINANCIAL DETAILS**

### **PART 5: CAPITAL - OTHER ASSETS**

#### **2.12 Give details of any other assets not listed above.**

INCLUDE (the following list is not exhaustive):

- Any personal or business assets not yet disclosed
- Share option or incentive schemes (whether or not your shares have vested)
- Business expansion schemes
- Futures
- Commodities
- Any asset not disclosed elsewhere on this form even if held outside of South Africa

You are reminded of your obligations to disclose ALL your financial assets and interests of ANY nature.

	<b>TYPE OF ASSET</b>	<b>VALUE</b>	<b>TOTAL NET VALUE OF YOUR INTEREST</b>
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

**TOTAL value of ALL your other assets:**                      **TOTAL G R**\_\_\_\_\_

#### **2.13 Are you a founder, trustee or beneficiary of any Trust? If so, please give the name, and IT number, and capacity in which you act.**

	<b>NAME</b>	<b>IT NUMBER</b>	<b>CAPACITY</b>
1			
2			
3			
4			
5			
6			

## 2 FINANCIAL DETAILS

### PART 6: INCOME - EARNED INCOME FROM EMPLOYMENT

#### 2.14 Details of earned income from employment. Complete one page for each employment.

Documentation required for attachment to this section:

- c) IRP5 for the last financial year
- d) Your last three payslips

Name of Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Job Title \_\_\_\_\_

Gross income for last financial year as shown  
on your IRP5 \_\_\_\_\_

Net income for last financial year i.e. gross  
income less income tax and UIF (do not deduct  
pension contributions) \_\_\_\_\_

Details and value of any bonuses or other  
occasional payments that you have received  
from your employer over the past 24 months,  
if not reflected in your gross and net income  
above \_\_\_\_\_

Details and values of any benefits in kind,  
perks or other remuneration received from  
The employer (eg. Provision of a car, travel  
payments, accommodation, meal expenses) \_\_\_\_\_

Your estimate of your net income from this  
employer for the next 12 months \_\_\_\_\_

**Estimated total of ALL net earned income  
from all employment TOTAL (H) R \_\_\_\_\_**

## 2 FINANCIAL DETAILS

### PART 7: INCOME FROM INVESTMENTS E.G. DIVIDENDS, INTEREST OR RENTAL INCOME

**2.15** You will have already given details of your business and provided the last two years accounts above. Complete this section giving details of your income from your business. Complete one page for each business.

Documentation required for attachment to this section:

- a) A copy of your last tax assessment or, if that is not available, a letter from your accountant confirming your tax liability
- b) If net income from the last financial year and estimated net income for the next 12 months is significantly different, a copy of management accounts for the period since your last account
- c)

Name of the business \_\_\_\_\_

Date to which your last account were completed \_\_\_\_\_

Your share of gross business profit from the last completed accounts \_\_\_\_\_

Tax payable on your share of gross business profit above \_\_\_\_\_

Net income for that year (using the two figures directly above, gross business profits less tax payable) \_\_\_\_\_

Details and value of any dividends, benefits in kind, perks or other remuneration received from this business in the last year  
e.g. provision of a car, payment of travel, accommodation, meal expenses, etc. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Amount of any regular monthly or other drawings that you take from this business \_\_\_\_\_

If the estimated figure directly below is different from the net income as at the end date of the last completed accounts, briefly explain the reason(s) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Your estimate of your net annual income for the next 12 months \_\_\_\_\_

**Estimated TOTAL of ALL net income from self-Employment or partnership for the next 12 months: TOTAL I R \_\_\_\_\_**

## 2 FINANCIAL DETAILS

### PART 8: INCOME FROM SELF-EMPLOYMENT, PARTNERSHIP OR OTHER ASSETS/INVESTMENTS

2.16 Details of income received in the last financial year, and your estimate of your income for the current financial year. Indicate whether the income was paid gross or net of income tax. You are not required to calculate any tax payable that may arise.

	NATURE OF INCOME AND THE ASSET FROM WHICH IT DERIVED	PAID GROSS OR NET	INCOME RECEIVED IN THE LAST FINANCIAL YEAR	ESTIMATED INCOME FOR THE NEXT 12 MONTHS
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Estimated TOTAL investment income for the next 12 months: TOTAL J R \_\_\_\_\_

## 2 FINANCIAL DETAILS

### PART 9: INCOME FROM STATE BENEFITS (INCLUDING STATE PENSION, CHILD OR DISABILITY BENEFIT)

2.17 Details of all state benefits that you are currently receiving.

	NAME OF BENEFIT	AMOUNT PAID	FREQUENCY OF PAYMENT	ESTIMATED INCOME FOR THE NEXT 12 MONTHS
1				
2				
3				
4				
5				

Estimated TOTAL benefit income for the next 12 months:  
TOTAL K R \_\_\_\_\_

## 2 FINANCIAL DETAILS

### PART 10: ANY OTHER INCOME (INCLUDING LIVING ANNUITIES)

#### 2.18 Details of any other income not disclosed above.

INCLUDE:

- Any source including a Pension OR Living Annuity
- From which income has been received during the last 12 months (even if has not ceased)
- From which income is likely to be received during the next 12 months

	NATURE OF INCOME	PAID GROSS OR NET	INCOME RECEIVED IN THE LAST FINANCIAL YEAR	ESTIMATED INCOME FOR THE NEXT 12 MONTHS
1				
2				
3				
4				
5				
6				

Estimated TOTAL other income for the next 12 months: TOTAL L R \_\_\_\_\_

## 2 FINANCIAL DETAILS SUMMARIES

#### 2.19 Summary of your capital

Description	Reference of the section on this statement	Value
Current value of your interest in the family home	A	
Current value of interest in all other property	B	
Current value of your interest in personal assets	C	
Current value of your interests in business assets	E	
Current value of your pension interests	F	
Current value of all your other assets	G	
<b>Total value of your assets (Totals A+B+C+E+F+G)</b>		R
Current value of your liabilities	D	

Value of your assets LESS the value of your liabilities <b>(Totals A+B+C+E+F+G-D)</b>	R
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**2.20 Summary of your income**

Description	Reference of the section on this statement	Value
Estimated net total of income from employment	H	
Estimated net total of income from self-employment or partnership	I	
Estimated net total of investment income	J	
Estimated state benefits	K	
Estimated net total of all other income	L	

**Estimated TOTAL income (TOTALS H to L) R\_\_\_\_\_**

### 3 MAINTENANCE REQUIREMENTS

3.1 Maintenance needs for yourself and for any children living with you or provide for by you. All figures should monthly (not annual, termly or weekly) You *must* not use a combination of these periods. General household expenses should appear on in the “total” column whereas expenses specific to you or your children (example school fees) should appear in the appropriate column as well as in the total column)

EXPENDITURE			
	Self	Child/ren	Total
Lodging (bond repayment, levy, rental, board)			
Food, Groceries & Cleaning Materials)			
Toiletries			
Baby Food			
House Expenditure: Rates			
Water			
Electricity / Gas / Paraffin			
Insurance (Householders)			
Insurance (House Owners)			
Laundry / Dry Cleaning			
Lunches			
Telephone and ADSL			
Cell Phone			
Domestic Worker			
Gardener			
Plants			
Fresh Flowers			
Swimming Pool and Chemicals & Maintenance			
Clothing: Clothing and Shoes			
School Uniforms			

Sporting Clothing			
Personal Care: Hair Care (cuts, colours and treatment)			
Cosmetics and Make-up			
Transport: Car: Instalments			
Maintenance (services, tyres, Brake pads, etc)			
Fuel			
Licenses			
Insurance			
Taxi			
Parking (incl. parking attendants)			
Other			
Educational Expenses: School Fees			
After School Fees			
Au Pair / Tutor			
Creche / Day Care			
Books			
Stationery			
Outings			
Sports			
Extramurals			
Other Educational Expenditure			
Medical Expenditure: Medial Aid			
Doctor / Dentist / etc. (excess)			
Medication (excess)			
Hospital			



	Other Medical Expenditure			
Insurance:	Life			
	Retirement Annuity			
	Other Policies			
	Pocket Money / Allowances			
	Holidays			
	House Maintenance (plumber, handyman, electrician, painter)			
	Repair & Replacement of items: Household Appliances			
	Kitchenware			
	Linen, Towels, etc			
	Other items			
	M-Net / DSTV			
	Entertainment & Recreation			
	Personal Loans			
	Security Alarm System			
	Membership Fees			
	Religious Contributions			
	Charities			
	Gifts			
	TV Licence			
	Reading Material: Books			
	Newspapers			
	Periodicals / Magazines			
	Instalments for Credit / HP Agreements (Furniture and Appliances)			

Pets:	Food			
	Vet			
	Other (not specified)			
	<b>TOTAL EXPENDITURE</b>			

## 4 OTHER INFORMATION

### 3.2 Details of any significant changes in your assets or income.

At both section 4.1.1 and 4.1.2, INCLUDE:

- ALL assets held both within and outside South Africa
- The disposal of any asset

#### 4.1.1 Significant changes in assets or income during the LAST 12 months.

#### 4.1.2 Significant changes in assets or income likely to occur during the NEXT 12 months.

### 4.2 Brief details of the standard of living enjoyed by you and your spouse during the marriage. Include details of the types of vehicles you both drive, if any, the destinations of your last three family holidays, how often you eat out at restaurants, which shops you buy your groceries at, etc.

**3.3 Are there any particular contributions to the family property and assets or outgoings, or to family life, or the welfare of the family that have been made by you, your partner or anyone else that you think should be taken into account? If there are any such items, briefly describe the contribution and state the amount, when it was made and by whom.**

INCLUDE:

- Contributions already made
- Contributions that will be made in the foreseeable future

**3.4 Bad behaviour or conduct by the other party will only be taken into account in the most exceptional circumstances. If you feel it should be taken into account in your case, identify the nature of the behaviour or conduct below.**

**3.5 Give details of any other circumstances that you consider could significantly affect this matter.**

INCLUDE (the following list is not exhaustive):

- Earning capacity, or limits thereon
- Disability
- Inheritance prospects
- Retrenchment
- Retirement
- Any agreement made between you and your spouse before or after your marriage, stating whether or not you rely upon the agreement giving your reasons
- Any plans to marry, form a civil union or live with a new life partner
- Any contingent liabilities

**Proceedings for contempt of court may be brought against a person who makes or causes to be made, a false statement in a document under oath or affirmation**

**OATH/AFFIRMATION:**

I, \_\_\_\_\_ hereby declare under oath/hereby truly affirm\* that to the best of my knowledge and belief the foregoing statements are true, complete and correct.

\_\_\_\_\_  
SIGNED

I, certify that before administering the oath/affirmation\*, I asked the deponent the following questions and wrote down her answers in his presence:

1. Do you know and understand the contents of the above declaration?  
Answer: \_\_\_\_\_
  
2. Do you have any objection to taking the prescribed oath?  
Answer: \_\_\_\_\_
  
3. Do you consider the prescribed oath to be binding on your conscience?  
Answer: \_\_\_\_\_

I, certify that the deponent has acknowledged that he knows and understands the contents of this declaration, which was sworn to/affirmed\* before me, and the deponent's signature was placed thereon in my presence.

\_\_\_\_\_  
COMMISSIONER OF OATHS

\_\_\_\_\_  
FULL NAME

\_\_\_\_\_  
DESIGNATION (RANK) AND AREA FOR WHICH APPOINTED

ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

DATE: \_\_\_\_\_

Name and address of Attorney for Plaintiff, if applicable:	
Name and address of attorney for Defendant, if Applicable:	
Received a copy hereof on the following date:	