

THE DENTAL SPA

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DENTAL SURGEON / TANDARTS

Health Lab House
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Moreleta Plaza, GA 0167

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Practice Number : 0314536
Vat Number : 4820252346

STATEMENT

MRS NELITHA GOOLD
4 BRYNTIRROLD STREET
ASTON MANOR
KEMPTON PARK, 1619

NB: PATIENT RESPONSIBILITY: To find out what/how much Dental treatments he/she qualifies for; + To follow up payments from Medical Aid to patient [We are a private practice] + To request authorization for Dental Treatments and Quotation/s. Thank you.

Account No.	Statement Date
11998	08/04/2026

Medical Aid :Discovery Health Medical
Medical Aid Number :550653531

Date	Family Member	Birth Date	Description	Diagnostic Code	Provider	Fee	Paid	Outstanding	Balance
27/08/2024	NELITHA GOOLD	07/01/1994	Transaction 00 Referral Credit	:	INGE	-R600.00	Pd	-R600.00	-600.00
08/04/2026	NELITHA GOOLD	07/01/1994	Authorization # : P.O.S 11	:	INGE			R0.00	-600.00
08/04/2026	NELITHA GOOLD	07/01/1994	8109 O Infection control per hygieni	: K03.6	INGE	R109.00		R109.00	-491.00
	Authorization # :		P.O.S 0						
08/04/2026	NELITHA GOOLD	07/01/1994	8110 O Provision sterilized and wrap	: K03.6	INGE	R74.00		R74.00	-417.00
	Authorization # :		P.O.S 0						
08/04/2026	NELITHA GOOLD	07/01/1994	8159 Scaling and polishing	: K03.6	INGE	R449.00		R449.00	32.00
	Authorization # :		P.O.S 0						
08/04/2026	NELITHA GOOLD	07/01/1994	8162 Topical application of fluori	: K03.6	INGE	R416.00		R416.00	448.00
	Authorization # :		P.O.S 0						

Charges	Payments/Credits	Amount Due
R1048.00	R600.00	R448.00

Current	30 Days	60 Days	90 Days and Over
R448.00	R0.00	R0.00	R0.00

Interest Charges are calculated at a rate of 2.0% every 30 days (annual rate of 24.0%) based upon an unpaid balance of R0.00 outstanding 31 days or more as of this billing date.

All prices include VAT

For Direct Payment

Bank Acc. Name : THE DENTAL SPA
Bank Name : FNB Private Bank
Bank Account No : 622 076 337 87
Branch Code : 222026-Menlyn
Ref# Use Acc number

**HOMEOWNERS COVER - NOTIFICATION AND DECLARATION
(IN RESPECT OF A HOME LOAN)**

The Client records that, for purposes of this documentation and in accordance with section 63 of the Act, the Client has chosen English as the Client's preferred language for communication and correspondence. The documentation signed by the Client and which is legally binding is in English. The Client also acknowledges that this documentation has been explained to the Client in a language the Client understands.

Name of clients: ZANDER MICHAEL GOOLD and NELITHA GOOLD
Home loan account number: E005857737301
Mortgaged property: ERF 132 ASTON MANOR TOWNSHIP

1. NOTIFICATION

The Clients are hereby notified of the importance of the information below and the terms and conditions of the Agreement of Loan is hereby amplified in the instance where the Clients have opted to obtain homeowners cover insurance other than that of Nedgroup Insurance Company Limited.

- 1.1. The Clients must insure all improvements on the mortgaged property comprehensively against all risks for so long as the Clients are indebted to the bank.
- 1.2. The Clients must arrange homeowners cover insurance with an insurance company of the Client's/Clients' choice, which insurance must be effective, in the case of a mortgage bond still to be registered in favour of the bank, from the date on which the mortgage bond is registered or the date on which the loan or part thereof is advanced to the Clients, whichever is the earlier date. Where the mortgage bond is already registered in favour of the bank, the insurance must be effective from the date of signature of this document. The Clients must provide proof of the insurance mentioned above within 21 days of signing the Agreement.
- 1.3. The Clients must, if so required by the bank, lodge the policy or policies of such insurance with the bank, together with documentary evidence to the satisfaction of the bank, that all premiums including renewal premiums have been paid.
- 1.4. Failure by you to maintain the insurance or comply with the conditions of the policy of insurance shall be a material breach of the Agreement of Loan. In the event of such breach, the bank shall be entitled at its discretion to arrange insurance on behalf of the Clients with any insurance company chosen by the bank and to pay the premiums on behalf of the Clients. The premiums will be repayable by the Clients to the bank on demand.
- 1.5. The replacement value of the improvements erected or to be erected on the mortgaged property for insurance purposes must at all times be sufficient to cover the bank and/or the Clients against damage or destruction and the bank reserves the right to prescribe a minimum replacement value at any time.
- 1.6. The Clients hereby appoints the bank as his/her/its agent for the purpose of arranging insurance on behalf of the Clients.
- 1.7. The Clients hereby consents to Nedbank providing his/her/its contact details to an institution with which it has a contractual relationship for purposes of verifying whether the Client has Home Owner Cover Insurance at any time during the term of the loan, as required in terms of the credit agreement.

2. DECLARATION

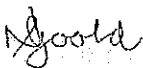
We, the abovementioned Clients or, where applicable, the duly authorised representative of the abovementioned Clients, do hereby acknowledge and declare that:

- 2.1. We will pay all premiums of the abovementioned policy on the due date;
- 2.2. We will ensure that the proceeds of any claim in respect of the insurance policy are utilised for the purpose of repairing or maintaining the mortgaged property; and
- 2.3. We have read and understand the contents of this document and agree to be bound by it.

3. EXCLUSION OF LIABILITY

It is hereby agreed that the bank will not be liable for any loss suffered as a consequence of the mortgagor's undertaking to arrange property insurance and that the onus will at all times rest on the mortgagor to comply with the terms set out herein and to ensure that sufficient insurance cover is in place in respect of the property.

Signed  at NORTHCLIFF on 30 / 01 / 2026
(Client's signature) (place) (day) (month) (year)

Signed  at NORTHCLIFF on 30 / 01 / 2026
(Client's signature) (place) (day) (month) (year)