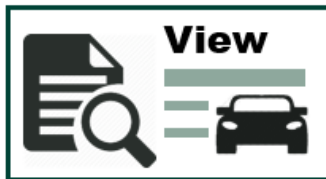


MFC AUCTIONS

STEP BY STEP ONLINE AUCTION GUIDE

5 steps to buying a vehicle on auction



[View \(Auctions\)](#)

Browse the “Auctions” and view the catalogue of available vehicles at upcoming auctions.



[Sign Up](#)

Sign up on the MFC auctions website to become a buyer so that you can participate in upcoming auctions. Here you will need to provide us with your Personal Details, Copy of ID, Proof of Residence and your Banking Details.



[Register](#)

Register for a specific upcoming auction and pay your R5000 refundable deposit so you can participate in the auction.



[Participate \(Watch / Join\)](#)

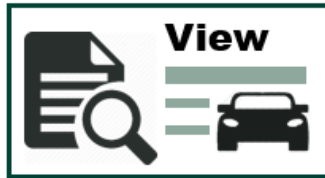
You welcome to “Watch” the auction or once you have registered for the auction and your deposit payment has been confirmed you may “Join” the live auction on the actual day. Here you will be able to place bids for the vehicle/s you would like to purchase.



[Checkout \(My Basket\)](#)

After you have made your purchase/s or the auction is concluded, you will proceed to check out. You will click on ‘My Basket’, create your proforma invoice, make your EFT payment for the full amount due and come collect your vehicle/s that you have purchased.

**For more details read the rest of this guide on how the online auction process works.
Should you still need HELP contact the MFC Auction Call Centre on 011 879 9321**



View Upcoming Auctions and Catalogue of Vehicles

This page is the websites control page. Most actions happen from this page. From here you will view available cars on the upcoming auction for a specific date.

[Auctions](#)
[Search](#)

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Staging

Auctions

Call us : 011 879 9321

Auctioneer venue	Stock location(s)	Date	Time	Catalogue	Actions
MFC Auction House	MFC Auction House	23 Nov 2016	03:00 PM	VIEW / DOWNLOAD	LOG IN
MFC Auction House	MFC Auction House	04 Dec 2016	11:00 AM	VIEW / DOWNLOAD	LOG IN

Disclaimer
The auction catalogue is subject to change and the list of vehicles should be used as a guide only. The auction dates and times are subject to change. The trade value inclusive of VAT is for information purposes only. The auction process guide contains detailed information about bidding at an auction. MFC reserves the right to remove any vehicle from the catalogue without notice.

Vehicle Finance available onsite

Please contact:

Carin Visser :	
Cell	082 654 7232
E-mail	catharina@auctionfinance.co.za
Bonny Ntsaluba :	
Cell	073 559 0199
E-mail	bonny@auctionfinance.co.za

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View Catalogue of Vehicles

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Staging

MFC Auction House auction on Wednesday, 23 November, 2016 at 3:00 PM

MFC Auction House
All Makes
All Codes

All Vehicle Types
All Models
Reference

Live Auctions
Year Models From

Search

Lot No
Ascending
20
Found 5 results

VIEW DETAILS

2013 NISSAN NP200 1.6 P/U S/C
 Reference : BBB897N
 Code : 2
 Category : Light commercial
 STC: No
 Odometer: 100457 km
 Trader: R 86300
 MFC Auction House 23 Nov 2016 Starts 15:00 Lot No: 1 Watching: 0 Bids: 5

VIEW DETAILS

2009 BMW 325i COUPE EXCL (E92)
 Reference : BBB079N
 Code : 2
 Category : Passenger vehicle
 STC: No
 Odometer: 151588 km
 Trader: R 154640
 MFC Auction House 23 Nov 2016 Starts 15:00 Lot No: 2 Watching: 0 Bids: 10

Found what you looking for? First Sign up and Login



Sign Up

In order to sign up you will need a few documents. Please ensure you have scanned and saved the following documents to your computer: A copy of your ID, Proof of Residence, Proof of Banking Details and have an amount of R5000 available in your bank account in order to pay the deposit should you wish to register and participate in a live auction.

Min Conditional Requirements to Bid



Deposit Slip

Proof of Payment of a R5000 deposit is required if you want to participate in an auction.



ID Doc

Copy of SA Identity Document or Passport



Proof of Residence

Proof of residence in the form of a utility bill with your physical address on.



Banking Details

Stamped Proof of banking details

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Sign up

Why Sign up?

- Update your profile.
- Watch auctions.
- Participate in auction.
- Load subscriptions for auctions and we'll email you the catalogue before the auction.

For assistance with registration, please contact our call centre on 011 879 9321.

First name:

Required

Surname:

Required

Email:

Required

Password:

Required

Password needs to be at least eight characters and contain an upper-case, lower-case and numeric character, for example Pass1234.

Confirm password:

Required

Nationality:

☒ SA citizen
 ☐ Foreign national residing in SA

Identity number:

Required

☐ I have read and accept the [terms and conditions](#).

Continue

BUY

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Budget Calculator
 Upcoming Auctions
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Sign Up Process

1. Click on the Sign Up button on the top right hand side of your screen.
2. Proceed to complete all the required fields by providing your:
 - Name and surname
 - ID number
 - Choose a Login in password. Password needs to be at least 8 characters and contain an uppercase, lower case and numeric character. E.g. Pass1234

NB! Important Notice: It is important that you read and accept the Terms and Conditions before continuing to sign up. Should you not agree with the T&C's, please do not continue.

3. Continue capturing your personal information:
 - Bank Details
 - Physical address
 - And contact info
4. Upload a PDF, JPG or PNG copy of the following documents
 - 1) ID document / passport
 - 2) Proof of residential address in the form of a Utility bill
 - 3) Proof of bank details

Scroll to the back of the document for:

1. [Auction Terminology \(Glossary of Terms\)](#)
2. [MFC Auction Terms and Conditions](#)

Sign Up continued

Personal details

Personal

Title:	Mr
First name:	Bob
Initials:	B
Surname:	Brits
South African Identity number:	7411155025085
Proof of identification:	Identification Document

Why do we need this information?

Please add your banking details:

Bank name:	Required
Account holder name:	Required
Account number:	Required
Branch name:	Required
Branch code:	Required

Please upload the following documents (A maximum of 5MB allowed per file upload):

Proof of identification	Browse...
Proof of address	Browse...
Banking details (optional)	Browse...

Your documents must be verified by MFC Auction House before any vehicles will be released.

Race / Ethnic group:	Required
Gender:	Male
Where did you hear about us?:	Required

Address

Complex name and unit number:	
Street number:	Required
Street name:	Required
Suburb:	Required
Town:	Required
Postal code:	Required
Province:	Required

Contact

Cellphone number:	Required
Work telephone number:	Required
E-mail address:	kamtigger+6@gmail.com

Save

Sign Up / Registration Confirmation

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Registration

An email has been sent to your account. Please click on the link to confirm your account.

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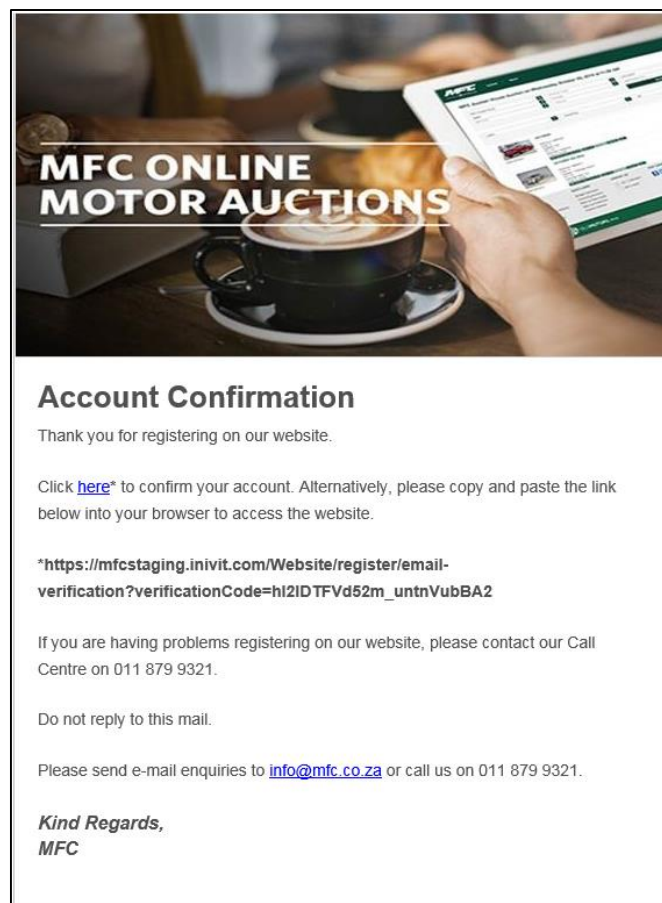
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After saving the information you will receive an email. (See Below) Please click on the link in the email to confirm your account. You can now proceed to login.

Example of email sent to you to confirm your account.



Registration

Your account has been confirmed. Please log in to continue.

Login

Staging

Log in

Already a member? Welcome back!

Email

Password

Log in

Need support:

- [Forgot your password?](#)
- [Sign up if you don't have an account already?](#)
- For any other issues, please call our contact center @ 011 879 9321.

BUY

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QUICK LINKS

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- Upcoming Auctions
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Logged in / Register Now

On logging in you will be presented with the below Auctions screen. A pop up will appear reminding you to pay a deposit should you wish to join an auction. You may obtain a payment reference number either by clicking on Register (Option 1) or you may generate a payment advice by navigating to My Deposits under My Account (Option 2).

To Watch an Auction

To watch an Auction you do not need to register or pay a deposit. Just click on “Watch” on the day of the auction and view the proceedings. Please note that you will not be able to join the auction and bid for a vehicle until you have registered by paying your deposit.



Register

Option 1 – Click on Register

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Auctions Search Help **My Account** Log Out

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Auctions
Call us : 011 879 9321

Auctioneer venue	Stock location(s)	Date	Time	View / Download	Actions
MFC Auction House	MFC Auction House	23 Nov 2016	03:00 PM	VIEW / DOWNLOAD	WATCH / REGISTER
MFC Auction House	MFC Auction House	04 Dec 2016		VIEW / DOWNLOAD	WATCH / REGISTER

Auction Registration
Please note that in order to register for an auction you will need a confirmed deposit of R5000,00.

A payment advice with the correct payment instructions and references can be found under the 'My Deposits' section in 'My Account'.

Once your payment has been confirmed you will be able to register for auctions and join online.

Disclaimer
The auction catalogue is subject to change and the list of vehicles should be used as a guide only. The auction dates and times are subject to change. The trade value inclusive of VAT is for information purposes only. The auction process guide contains detailed information about bidding at an auction. MFC reserves the right to remove any vehicle from the catalogue without notice.

Vehicle Finance available onsite
Please contact:

Carin Visser :
Cell 082 654 7232
E-mail catherina@auctionfinance.co.za

Bonny Ntsolube :
Cell 073 559 0199
E-mail bonny@auctionfinance.co.za

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Click on Register and the screen below will open up. This screen will provide you a Payment reference number and bank account details

Please make your payment by EFT or at your nearest Nedbank branch.

Payment should be made to the below bank account using the following reference and amount:

Reference: **PA6684 (Example Only)**

Amount: **R 5 000,00**

Accountholder: **MFC**

Bank: **Nedbank**

Branch code: **196005**

Account number: **1957408375**

Reference: **PAXXXX**

Using the incorrect details will delay the process.

Make your payment and then navigate to “My Account” to “My Deposits” and upload your proof of payment

An email notification will be sent to your registered email address once the payment has been received and matched to your account.

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Auction Registration

- Please note that you have not been registered for the auction. To register for the auction you will need a confirmed deposit of R 5 000,00. Use the payment reference below. Once your payment has been confirmed please register for the auction.
- Reminder:
Your payment advice(s) has not yet been processed. If you have already made your deposit, please ignore the message.
- Please make your payment by EFT or at your nearest Nedbank branch. Payment of R 5 000,00 should be made to the below bank account using the following reference
- Account holder: MFC
- Bank: Nedbank
- Branch code: 196005
- Account number: 1957408375
- Reference: **PA6718**
- Amount: R 5 000,00
- Using the incorrect detail will prolong the process.
- An email notification will be sent to your registered email address once the payment has been received and matched to your account.
- Please phone +27 (0)11 879 9321 if you need assistance.

Rules for online auctions

The date, time and place of the auction will be as published on the websites of MFC, a division of Nedbank (the 'seller'), namely www.mfc.co.za and www.mfcauctions.co.za.

- The rules of this auction comply with section 45 of the Consumer Protection Act, 68 of 2008, and its regulations (the 'Act').
- These rules apply to bidders as well as successful bidders [purchaser(s)] and the terms and conditions will be deemed to be accepted by them on completion of registration as a bidder.
- These rules must be read together with the terms and conditions that apply to the use of the seller's website. See the terms and conditions tab at the bottom of the web page.
- The final auction catalogue will be available the day before the auction. Viewing can be done in person at the Seller's premises, which is MFC Auction House Gauteng, or online at www.mfcauctions.co.za.
- Bidders wishing to view the lots on auction may do so either online or at the seller's premises at no cost and do not have to register to view the lots.
- Bidders must register to participate in this auction. Any bid made without proper registration will be invalid.
- To register for an online auction bidders must register on the seller's website and click on the online auction tab. Bidders must provide their full name, identification number, age, physical address and, where applicable, login code or name and password.
- The seller accepts no responsibility for any interruption in internet connection resulting in the bidder being disconnected from the live auction, be it the bidder's or seller's internet connection interruption for any reason.
- The Seller accepts no responsibility for loss of a potential purchase, should a bid not be recorded as a result of the bidder being disconnected or the online system going offline during the auction process.
- Bidders are responsible for all actions taken on their account name and using their password. Bidders must keep their password safe and may not disclose it to any other person and may not permit any other person to use their account details.
- As part of the registration bidders must upload copies of their identity document proof of residence and proof of authorisation to make the bid, if applicable, such as a letter of authority, which must be in

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Pay your Deposit via EFT or at the Nearest Nedbank Branch

Use the links below to access your banks internet banking.



ABSA

<https://ib.absa.co.za/absa-online/login.jsp>



Capitec

<https://direct.capitecbank.co.za/ibank/>



FNB

<https://www.fnb.co.za/index.html>



Nedbank
<https://netbank.nedsecure.co.za/>



Standard Bank
<https://experience.standardbank.co.za/#/login>

When making an EFT payment or cash payment at a Nedbank branch, use the banking details below.

Please capture the 6 character PA number, as provided in the Auction Registration Screen, as your Payment reference

Bank: Nedbank

Branch Code: 196005

Account Holder: MFC Auction House

Account Number: 1957 408 375

Beneficiary Reference (Example only): PA6683 (MFC Auction House PA number)

Upload your Proof of Payment of Deposit (in My Account)

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My Account

My profile

My subscriptions

My invoices

My deposits

Manage my password

My companies

My active deposits

You don't have any active deposits

My deposit history

My active payment advices

Upload your proof of payment to ensure that your deposit is confirmed as soon as possible.

Date issued	Amount	Payment reference	Upload proof of payment
23 Nov 2016	R 5 000,00	PA6718	<div>Upload proof of payment</div> <div>(A maximum of 5MB allowed per file upload)</div>

When making an EFT payment, use the banking details below.
Please capture the six-character PA number provided, as your payment reference.

Bank:

Nedbank

Branch code:

196 005

Account holder:

MFC Auction House

Account number:

195 740 375

MFC auction house PA number:

PA6718

Upload proof of payment

Proof of Payment:

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My companies

My active deposits

You don't have any active deposits

My deposit history

My active payment advices

Upload your proof of payment to ensure that your deposit is confirmed as soon as possible.

Date issued	Amount	Payment reference	Upload proof of payment
23 Nov 2016	R 5 000,00	PA6718	Proof of Payment is being processed.

Deposit Payment confirmation email

On receipt of the email below you can proceed to “**Login**” in again and join the auction on the day.

Deposit Payment Confirmation

Your payment has been received.

Payment reference: **PA6677**

Payment date: **21 November 2016**

Amount: **R 5 000,00**

Do not reply to this mail.

Please send e-mail enquiries to info@mfc.co.za or call us on 011 879 9321.

Kind Regards,
MFC

When you log back in and click on **“Register”** on the day of the auction you will see the following screens.

You will need to confirm acceptance of the Terms and Conditions again before you can join the auction.

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Auction Registration

Terms and Conditions

☐ I agree to the Auction Rules of the auction

Submit **Next**

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At this point you will get your Buyer Number.

You can now “Participate” in / “Join” the Auction. Click Next to Join the Auction

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Auction Registration

2016-11-18 03:00:00 PM MFC Auction House

You have been registered for the auction. Your buyer number is J0026

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Auctions

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Auctioneer venue	Stock location(s)	Date	Time	Catalogue	Actions
MFC Auction House	MFC Auction House	18 Oct 2016	In-progress	VIEW / DOWNLOAD	WATCH / REGISTER
MFC Auction House	MFC Auction House	19 Oct 2016	11:00 AM	VIEW	WATCH JOIN

Disclaimer
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Option 2 – Click on My Account – My Deposits

The other way is to click on “**Create Payment advice for Deposit**”. This will generate the unique payment reference number. Follow the same steps as in option 1 above to make your payment.

The screenshot shows the MFC (Midrand Finance Company) website interface. The header includes the MFC logo, navigation links for Auctions and Search, and user links for Help, My Account, and Log Out. The main content area is titled 'My Account' and features several tabs: My profile, My subscriptions, My invoices, My deposits (which is highlighted), Manage my password, and My companies. Below the tabs, there is a section for 'My active deposits' containing a table with columns for Deposit date, Reference, Amount, Processed status, Confirmed status, Refund, and Comment. The table has one row with the following data: 18 Nov 2016, PA6704, R 5 000,00, New, Confirmed, and a Refund button. Below the table are links for 'My deposit history' and 'My active payment advices'. The 'My active payment advices' section shows a message: 'You don't have any payment advices'. At the bottom, there is a button labeled 'Create Payment Advice for Deposit' which is highlighted with a red rectangle and a small information icon.

Staging

My Account

My profile My subscriptions My invoices My deposits Manage my password My companies

My active deposits

Deposit date	Reference	Amount	Processed status	Confirmed status	Refund	Comment
18 Nov 2016	PA6704	R 5 000,00	New	Confirmed	Refund	

My deposit history

My active payment advices

You don't have any payment advices

Create Payment Advice for Deposit



Participate / Join

Click on 'Join' under actions on Auctions. This will take you to the live auction.

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Auctions
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Auctioneer venue	Stock location(s)	Date	Time	Catalogue	Actions
MFC Auction House	MFC Auction House	18 Oct 2016	In-progress	VIEW / DOWNLOAD	WATCH / REGISTER
MFC Auction House	MFC Auction House	19 Oct 2016	11:00 AM	VIEW	WATCH JOIN

Disclaimer
The auction catalogue is subject to change and the list of vehicles should be used as a guide only. The auction dates and times are subject to change. The trade value inclusive of VAT is for information purposes only. The auction process guide contains detailed information about bidding at an auction. MFC reserves the right to remove any vehicle from the catalogue without notice.

Placing Bids

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Auctions

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Welcome Alan (j0026)

Connection

Staging

MFC Auction House 18/Nov/2016 15:00

2011 JEEP GRAND CHEROKEE 3.6 OVERLAND

Lot 5

Place bid R 36 000

Last bid: R 102 000

Bid increment: R 1 000

Lot 5 has been sold to you for R 102 000

Bid Successful You have been outbid

Bid history

- R 102 000 (Me) - Gauteng
- R 101 000 (j0025) - North West
- R 100 000 (Me) - Gauteng
- R 99 000 (j0025) - North West
- R 98 000 (Floor)
- R 97 000 (j0025) - North West
- R 96 000 (Floor)
- R 95 000 (Floor)

Online Bid Floor Bid

Details: Notes:

1. When the auction starts the lot number, vehicle and images of the vehicle are displayed on the screen. The auctioneer will open the bidding and start the auction off at a certain price. He will also set the Bid Increment (e.g. R1000).
2. You will bid by clicking on 'Place Bid' in the middle of the screen. Messages will be displayed below this informing you if you have won the lot or if you have been outbid etc.
3. You will be able to see the last bid made at the top of the 'Bid history' block on the right of your screen.



Checkout (My Basket)

On Conclusion of the auction or when you have made your purchase you will be required to checkout and create a proforma invoice in order to get a payment reference number so you can make your payment for the vehicle/s you have purchased.

1. **Select the legal Entity** – Choose Self or Company Name to be invoiced.
2. **Available lots** – Select the lots and vehicles you wish to place on a proforma invoice and click Allocate.
 - If you do not allocate all the vehicles to one proforma because you wish to invoice a different legal entity for some of the vehicles, you will need to create another proforma when you have completed the first one.
3. **Deposits Available** – You can keep or offset the deposit. Select the deposit you wish to allocate to the proforma invoice and click allocate.
 - If you allocate the deposit to the proforma, the invoice amount is reduced by the deposit amount. This saves you from having to request a refund later.
 - If you don't allocate the deposit to the proforma, the deposit can be used as a deposit for the next upcoming auction or a refund can be requested.
4. **Generate Proforma** – Clicking on Generate Proforma produces a proforma invoice with all the relevant details on for you to make your payment for the vehicle/s you have purchased. You will need to check that the details on the proforma are correct before you save the proforma and make payment. Add take note of commission , fees and vat
5. **Checkout** – On checkout proceed to your banks internet banking or go to the nearest Nedbank branch to make the payment for the full amount owing on the proforma. Please ensure you capture the beneficiary reference number as is stated on the proforma.
6. **You can now go collect your vehicle/s**

See below screen shot.

My Basket / Proforma Generator

Create your proforma to proceed to checkout ?

[Refresh](#)

Select Legal Entity for Invoices: ?

>>>Invoice Me<<< 1 clear

Available Lots: ?

Lot 3 @ 59500.00 - 2013 FORD EVEREST 3.0 TDCi XL
Lot 2 @ 37450.00 - 2012 MAHINDRA XUV 500 2.2D 2

[Allocate](#)

Allocated Lots: ?

Lot 3 @ 59500.00 - 2013 FORD EVEREST 3.0 TDCi XL
Lot 2 @ 37450.00 - 2012 MAHINDRA XUV 500 2.2D

Lots Total: R 96,950.00 [Remove](#)

Deposits Available: ?

PA6680 - 5000.00 3

[Allocate](#)

Allocated Deposits: ?

PA6680 - 5000.00

Remove


Sales Total: R 0.00
Deposit Total: R 0.00

4 [Generate Proforma](#)

Invoiced To	Lots	Deposit	Total	?	?
McCraw, K, Kevin	2	R 5,000.00	R 110,523.00	View	Cancel

Please note: Invoices can be generated until midnight of auction day.. 5 [Checkout](#)

You can check your Proforma by going to My Account – My Invoices

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<div> <div>Staging</div> <div>My Account</div> <div> My profile My subscriptions My invoices My deposits Manage my password My companies </div> </div>					
Invoice date	Invoice entity	Reference number	Amount	Paid	
18 Nov 2016 11:30	McCraw, A, Alan	LV113JJ16	R 346 332,00	No	Proforma
18 Nov 2016 11:29	McCraw, A, Alan	LV112NG16	R 57 057,00	No	Proforma
<div> <div>1</div> </div>					
<div> <div> <div>BUY</div> <div> Auctions Search Terms and Conditions FAQ </div> </div> <div> <div>QUICK LINKS</div> <div> Budget Calculator Upcoming Auctions Step-by-Step Guide Map and Directions </div> </div> <div> <div>CONTACT US</div> <div> 011 879 9321 Get in touch </div> </div> <div> <div>STAY CONNECTED</div> <div> f t in g+ </div> </div> </div>					

My Account

Under “My Account” you will be able to manage your Profile, subscribe to emails notifications about the auctions or specific vehicles, view your invoices, manage your deposits, manage your password and control your companies’ details.

The screenshot shows the MFC My Account page. The header includes the MFC logo, navigation links for Auctions and Search, and user options for Help, My Account (highlighted with a red box), and Log Out. Below the header, the page title is "My Account" with a sub-header "Personal details" and an "Edit" button. A note states: "Please note: Changing any of these fields will suspend you from participating in an auction until your details have been verified." The form contains fields for Title (Mr), First name (Bob), Initials (B), and Surname (Brits). Below this is a "Banking details" section with an "Edit" button.

Refund process

The refund process is managed from “My Account” – “My Deposits”


Next the deposit you wish refunded you will click on “**Refund**”

The screenshot shows the MFC My Account page with the "My active deposits" section selected. It displays a table of active deposits with columns for Deposit date, Reference, Amount, Processed status, Confirmed status, Refund, and Comment. Two deposits are listed, both with a "Refund" button. Below the table, there are sections for "My deposit history" and "My active payment advices" (which shows "You don't have any payment advices"). At the bottom, there is a button to "Create Payment Advice for Deposit" with an information icon.

Deposit date	Reference	Amount	Processed status	Confirmed status	Refund	Comment
17 Nov 2016	PA7199	R 5 000,00	New	Confirmed	Refund	
17 Nov 2016	PA7262	R 5 000,00	New	Confirmed	Refund	

Your bank details will be displayed

Confirm the details are correct and click on "**Request Refund**"



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Staging

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Request a refund

You are about to submit a refund request for the following deposit:

Deposit date	Reference	Amount	Processed status	Confirmed status
17 Nov 2016	PA7199	R 5 000,00	New	Confirmed

You are about to submit a refund request for the following deposit, which will be paid into the specified bank account. Please review the details before submitting your request.

Bank name:	FNB
Account holder:	Kev
Account number:	12345678
Branch name:	Kew
Branch code:	250625

To request a refund you must upload the following documents if you have not already done so:

- Identification document (identity document or passport)
- Proof of payment



Once your deposit and documents have been confirmed we will refund you within three working days. If you are unable to upload your documents, please contact our call centre on +27 (0)11 879 9321.

Request a refund





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A screen will then be displayed telling you that your refund request has been received and will be processed as soon as possible. Normally takes 3 working days.



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Refund request

We have received your deposit refund request, and it will be processed as soon as possible. For enquiries, please contact the Call Center on +27 11 879 9321.





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Why you cannot request a Refund

If you cannot request a refund it will be for the following reasons

This deposit cannot be refunded due to one of the following reasons:

- The current auction has not yet been concluded.
- Or the deposit has been allocated to a proforma invoice.
- Or there are outstanding proforma invoices that need to be settled.
- Or you have registered for an upcoming auction and a deposit is required.



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My active deposits

Deposit date	Reference	Amount	Processed status	Confirmed status	Refund	Comment
17 Nov 2016	PA7262	R 5 000,00	New	Confirmed	This deposit cannot be refunded due to one of the following reasons: <ul style="list-style-type: none">• The current auction has not yet been concluded.• Or the deposit has been allocated to a proforma invoice.• Or there are outstanding proforma invoices that need to be settled.• Or you have registered for an upcoming auction and a deposit is required.	Cannot request refund on deposit as individual has upcoming auction registrations and requires a minimum available deposit amount.

My deposit history

Deposit Date	Reference	Amount	Processed Status	Confirmed Status
17 Nov 2016	PA7262	R 5 000,00	New	Confirmed
18 Oct 2016	PA6680	R 5 000,00	Allocated	Confirmed
07 Nov 2016	PA7193	R 5 000,00	RefundRequested	Confirmed
17 Nov 2016	PA7199	R 5 000,00	RefundRequested	Confirmed

My active payment advices

You don't have any payment advices

[Create Payment Advice for Deposit](#)

BUY


- Auctions
- Search
- Terms and Conditions
- FAQ
- Banking Details


QUICK LINKS

- Budget Calculator
- Upcoming Auctions
- Step-by-Step Guide
- Map and Directions
- Finance Options


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Auction Terminology (Glossary of Terms)

‘As Is’ / ‘Voetstoots’:

Also known as "as is, where is" and "in its present condition." Typically, this is a sign that no return privileges will be granted.

Auction:

A method of selling vehicles in a public forum through open and competitive bidding. Also referred to as: public auction, auction sale or sale.

Auctioneer:

The person whom the seller engages to direct, conduct, or be responsible for a sale by auction. This person may or may not actually "call" or "cry" the auction. The person who actually "calls," "cries" or "auctions" the vehicles at an auction, recognizing bidders and acknowledging the highest bidder. Commonly known as the auctioneer

Auction Block:

The podium or raised platform where the auctioneer stands while conducting the auction. "Placing (an item) on the auction block" means to sell something at auction.

Bid:

A prospective buyer's indication or offer of a price he/she will pay to purchase vehicle at auction. Bids are usually in standardized increments established by the auctioneer.

Bid History:

A historical list of all the bids made on a particular auction during or after the auction.

Bid Increments:

The standardized amount a vehicle increases in price after each new bid. The auctioneer sets the increment, which rises according to the present high bid value of an item.

Bidder (Paddle) Number / Buyers Card:

The buyer number issued to each person who registers at an auction.

Buyer's Commission:

An additional service charge, for which the buyer is responsible, will be added to the price of sold items. If so, this will be indicated on the item page.

Bid Tracker:

The person employed by the principal auctioneer or auction firm to record what is sold, to whom and for what price.

Catalogue or Brochure:

A publication advertising and describing the vehicle/s available for sale at public auction, often including photographs, vehicle descriptions and the terms and conditions of the sale.

Competing bid:

During a sale, the auctioneer may be accepting competing bids for a vehicle from various sources; these include (but are not limited to):

- bids from the MFC Auction House audience
- the MFC online auction platform

Hammer Price:

Price established by the last bidder and acknowledged by the auctioneer before dropping the hammer or gavel to indicate a sale is completed. The Hammer price excludes VAT, commission and documentation fees.

Lot:

A Vehicle for sale in an auction, lots are normally denoted by a "lot" number.

Online/Virtual Auction:

An auction that is for online bidders only and is conducted at the same time as the traditional live audience.

On-site Auction:

An auction conducted at MFC Auction House.

On-site Bidder:

A bidder who is physically participating at the auction venue.

Outbid:

To submit a maximum bid that is higher than another buyer's maximum bid.

Preview / Viewing Day:

Specified date and time vehicles are available for prospective buyers to view the vehicles that are for sale prior to the auction day.

Proforma:

A proforma invoice is a preliminary bill of sale presented to buyers for vehicle purchased for the buyer to initiate payment. Typically, it gives a description of the purchased goods and notes the cost along with other important information.

Reserve or Reserve Price:

The minimum price that a seller is willing to accept for an item to be sold at auction. This amount is never formally disclosed.

SMS Alerts:

Alerts sent via text message to your mobile device to provide you a onetime pin to complete your online registration.

Starting Price:

The likely starting bid for a given lot, set by the Auctioneer.

STC:

Each lot put on auction will be deemed to be a separate lot, unless there is clear, documented evidence to the contrary. If applicable, the auctioneer will announce that the lot is auctioned "subject to confirmation" or "STC" prior to auctioning that lot. STC means that there is a reserve price on the vehicle or a min amount that the vehicle must sell for.

Traditional Auction:

An auction that is conducted in front of a live audience at a physical location where the items for sale are located.

MFC Auction Terms and Conditions

Rules for online auctions

The date, time and place of the auction will be as published on the websites of MFC, a division of Nedbank (the 'seller'), namely www.mfc.co.za and www.mfcauctions.co.za.

- 1 The rules of this auction comply with section 45 of the Consumer Protection Act, 68 of 2008, and its regulations (the 'Act').
- 2 These rules apply to bidders as well as successful bidders ['purchaser(s)'] and the terms and conditions will be deemed to be accepted by them on completion of registration as a bidder.
- 3 These rules must be read together with the terms and conditions that apply to the use of the seller's website. See the terms and conditions tab at the bottom of the web page.
- 4 The final auction catalogue will be available the day before the auction. Viewing can be done in person at the Seller's premises, which is MFC Auction House Gauteng, or online at www.mfcauctions.co.za.
- 5 Bidders wishing to view the lots on auction may do so either online or at the seller's premises at no cost and do not have to register to view the lots.
- 6 Bidders must register to participate in this auction. Any bid made without proper registration will be invalid.
- 7 To register for an online auction bidders must register on the seller's website and click on the online auction tab. Bidders must provide their full name, identification number, age, physical address and, where applicable, login code or name and password.
- 8 The seller accepts no responsibility for any interruption in internet connection resulting in the bidder being disconnected from the live auction, be it the bidder's or seller's internet connection interruption for any reason.
- 9 The Seller accepts no responsibility for loss of a potential purchase, should a bid not be recorded as a result of the bidder being disconnected or the online system going offline during the auction process.
- 10 Bidders are responsible for all actions taken on their account name and using their password. Bidders must keep their password safe and may not disclose it to any other person and may not permit any other person to use their account details.
- 11 As part of the registration bidders must upload copies of their identity document proof of residence and proof of authorisation to make the bid, if applicable, such as a letter of authority, which must be in compliance with the provisions of the Act.
- 12 If bidders are successful, they must produce the originals of the abovementioned documents to the seller within **two** working days of the conclusion of the auction.
- 13 The auction will commence at the published time and will not be delayed for anyone.
- 14 The auction will be recorded. Both the bidders' record and the vendor roll are available for inspection free of charge during normal business hours.
- 15 If the bidder has made a deposit to the seller, the bidder will automatically be registered subject to the submission of the necessary documents. If the bidder has not made a deposit to the seller, a payment advice requesting that the bidder pay the deposit will be emailed to the bidder.

- 16 An EFT or bank deposit of R5 000 (five thousand rand) is required as a deposit for registration. The amount will be placed in a non-interest bearing account. The deposit will be forfeited if the purchase price for the lot auctioned is not paid within the period stipulated in rule 33.
- 17 Bidders must ensure that payment of the deposit is done, with the reference indicated, well in advance of the auction to ensure they are able to bid. Bidders may contact our call centre on +27 (0)11 879 9321 if their deposit is not reflected.
- 18 All funds (including the purchase price, commission, fees and VAT payable by the successful bidder) will be paid directly to the seller, and the auctioneer does therefore not require a trust account.
- 19 The amount of the commission and other fees payable by the purchaser (including documentation fee) will be announced by the auctioneer at the commencement of the auction and will be displayed on the seller's website.
- 20 In the event of an unsuccessful bid the bidder may choose that the deposit be refunded within **three** working days. In the absence of such instruction the deposit will remain in the account for the bidder's future participation in auctions.
- 21 The seller cannot approve a refund of a deposit if the proof of banking details has not been verified and the personal information status is shown as outstanding. The seller requires a bank-stamped and signed copy of the bidder's bank statement and/or letter from the bidder's bank verifying the bidder's bank details.
- 22 Each lot put on auction will be deemed to be a separate lot, unless there is clear, documented evidence to the contrary. If applicable, the auctioneer will announce that the lot is auctioned 'subject to confirmation' (or 'STC') prior to auctioning that lot.
- 23 The sale by auction is complete at the auctioneer's fall of the hammer or any other customary manner and, until that announcement is made, a bid may be retracted.
- 24 All bids received exclude VAT, commission and fees. These additional costs are payable by the purchaser and a total breakdown of the costs will be available.
- 25 Auctions are subject to a reserve or upset price. Neither the seller nor the auctioneer or any of its representatives may bid on a lot, unless advance notice is provided.
- 26 Each lot will display a notice confirming the motor vehicle's manufacturing and registration details.
- 27 There is no duty on MFC to effect any latent or patent repairs on any lot. Any lot sold at this auction is sold 'voetstoots' or 'as is'. The odometer reading stated on the notice is as read by MFC and is not guaranteed. No obligations will be implied unless displayed in the notice.
- 28 The seller does not provide any warranties whatsoever on the fit-for-purpose condition or mechanical ability of any lot. It is recorded that the bidder has had an opportunity to inspect the lot (and thereby accepted the condition and state thereof) and has decided, of his/her own free will, to bid on a lot.
- 29 The reason for the auction will be announced by the auctioneer should this not be for the normal and voluntary disposal of any lot by the seller.
- 30 The bidder of the highest accepted bid will be deemed to be the purchaser, except lots sold subject to confirmation, which will be confirmed within **two** working days after the sale.
- 31 If there is a dispute between two or more bidders, the lot may again be put up for sale or the auctioneer may declare the purchaser. The decision of the auctioneer is final.

- 32 If the bidder is successful, a notification will be shown that the bidder has won the lot and the bid will automatically be added to the bidder's account. When the bidder has finished purchasing items on the auction, the bidder can proceed to check out and obtain a pro forma invoice.
- 33 Payment of the purchase price (including the bid amount, commission, fees and VAT) must be made within **two** working days of the conclusion of the auction. Payment must reflect the reference number on the pro forma invoice.
- 34 Subject to the sole discretion of the seller, any payment made by the purchaser after the abovementioned period may be accepted by the seller and may result in storage fees being payable by the purchaser.
- 35 Removal of any lot by the purchaser will not take place until payment of the full purchase price (including the bid amount, commission, fees and VAT) has been made to the seller, all original documents mentioned in rule 11 have been provided to the seller and a delivery note has been provided by the seller to the purchaser. No lots will be released during the auction process.
- 36 The seller may without penalty or prior notice withdraw any item or lots from the auction.
- 37 The seller will advise the local vehicle licensing authorities of the change of ownership details and the onus is on the purchaser to register the vehicle within 21 (twenty-one) days (from the date of receipt of the delivery note from the seller) in the purchaser's name.
- 38 Should the bidder/purchaser not comply with any of these rules, the bid will be deemed to be invalid, the lot may be placed on auction again and, in addition to the bidder/purchaser forfeiting the deposit, a claim for damages may be brought against the bidder/purchaser.
- Note: The name and contact details of the auction house/seller and contact details for the auctioneer appear on the seller's website. The auction will be held by an auctioneer appointed by the auction house/seller.

The auctioneer hereby acknowledges that the rules of the auction complies and meet the requirements of the Act to the best of his/her knowledge.