

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Line

1 Name of Registered Entity			
2 NCR Registration Number			
3 Start of reporting period	dd/mm/yyyy		
4 End of reporting period	dd/mm/yyyy		

Developmental Credit

13 Section 13 Credit Agreement Flow

Value and Volume - Credit agreements entered into during period

13.1 Value and Volume according to Group and individual lending

		Group	Individual	Total
R' Value				
# of Loans				

13.2 Value and Volume according to TERM

	Medium	<=4 months	5-12 months	12.1-24 months	24.1-36 months	>36 months	Total
R' Value							
# of Loans							

13.3 Value and Volume according to Size bands

	R1-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
R' Value						
# of Loans						
AVE Term						

13.4 Purpose of borrowing

	Small Business	Low Income Housing	Education Loan	Credit Co-op	Other	Total
R' Value						
Number						
AVE TERM						

13.5 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	Number	Rand Value
Number of applications received from HDPs		
Number of applications from HDPs rejected		
Credit Agreements entered into with HDPs		
Credit Agreements entered into with low income people		
Credit Agreements with persons residing in low density areas		
Credit Agreements with women		
Credit agreements with juristic persons		

13.6 Income Categories of clients- Gross Income Categories

	R0 - R1500	R1501 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	Total
R Value							
Number							

14 Section 14: Summary of Debtors book

Total gross value of debtors book on last day of period	Rand	
Minus: Total provision for doubtful debt on last day of period	Rand	
Equals: Net value of debtors book on last day of period	Rand	
Number of accounts that make up the debtors book	Number	
Rand value of write-offs during period	Rand	
Number of accounts written-off during period	Number	

Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Line

1 Name of Registered Entity		
2 NCR Registration Number		
3 Start of reporting period	dd/mm/yyyy	
4 End of reporting period	dd/mm/yyyy	
4 Name of person that completed this form		
5 E-Mail		
6 Contact telephone number	Code	Number

15	Pawn Transactions
	Value and Volume - Pawn transactions during period

	Number	Value
15.1 Total Number of pawn agreements		
Pawn Agreements entered into with HDPs		
Pawn Agreements with women		
Pawn Agreements with men		
Pawn Agreements with persons residing in low density areas		

15.2 Indicate percentage distribution amongst different types of goods pawned

	Electronic Goods	Cell phones	Jewellery	Elect./ Mech. Tools	White goods	Bicycles
%						
	Toys	Livestock	Other			Total
%						100%

15.3 Purpose for which money is used by client

	To pay off debt	School or Education fees	For living: Rent, Food transport etc	Emergency See below	Other	Total
Rand Value						
Number						
Emergency loans analysis						
	Death and Funeral	Medical and Illness	Interruption of Income	Loss: theft or fire etc	Other Emergency	Total
Rand Value						
Number						

16 Section 16: Summary of Debtors (Pawn) book

Total Gross Value of Debtors Book on last day of period	'Rand	
Minus: Total Provision for doubtful debt on last day of period	'Rand	
Equals: Net Value of Debtors Book on last day of period	'Rand	
Number of accounts that make up the debtors book	'Number	
Rand Value of write-offs during period	'Rand	
Number of accounts written-off during period	'Number	
Analysis of contracts for which payments were not received / goods not collected		
No payment received		Rescheduled
Number of clients	Rand Value	Number of clients
		Rand Value

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

1 Name of Registered Entity		Page 9 of 14
2 NCR Registration Number		
3 Start of reporting period	dd/mm/yyyy	
4 End of reporting period	dd/mm/yyyy	

Section 16: Pricing

Pricing: To be completed once a year for 1 January to 31 December by all credit providers

16.1 Mortgage Agreements

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R50 000	R100 000	R150,000	R350,000	R700,000	R1000 000
Initiation fee						
Monthly service fee						
	R50 000	R100 000	R150,000	R350,000	R700,000	R1000 000
Lowest fee						
Highest Fee						
Average						
Interest rate:						
	R50 000	R100 000	R150,000	R350,000	R700,000	R1000 000
Lowest rate						
Highest rate						
Average						

16.2 Credit Facilities

Initiation Fee						
Indicate the initiation fee that will be charged for credit facilities with the following limits						
	R1,500	R3,000	R5,000	R10,000	R15,000	R20,000
Initiation fee						
Monthly service fee						
Of facilities in the following credit limit categories report lowest, highest and AVE fees						
	R1,500	R3,000	R5,000	R10,000	R15,000	R20,000
Lowest fee						
Highest Fee						
Average						
Interest rate:						
Of facilities in the following credit limit categories report lowest, highest and AVE rates						
	1500	R3,000	R5,000	R10,000	15000	20000
Lowest rate						
Highest rate						
Average						

16.3 Unsecured Credit Transactions

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	3000	5000	R8,000	R10,000	R15,000	R20,000
Initiation fee						
Monthly service fee						
	3000	5000	R8,000	R10,000	R15,000	R20,000
Lowest fee						
Highest Fee						
Average						
Interest rate:						
	3000	5000	R8,000	R10,000	R15,000	R20,000
Lowest rate						
Highest rate						
Average						

16.4 Short Term Credit Transactions

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Initiation fee						
Monthly service fee - for transactions in following size bands						
	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Lowest fee						

Highest Fee						
Average						
Interest rate:- for transactions in following size bands						
	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Lowest rate						
Highest rate						
Average						

16.5 Other credit Transactions

16.5.1 Pricing for agreements up to R40 000

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements with the following amounts						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fee						
Monthly service fee						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Lowest fee						
Highest Fee						
Average						
Interest rate:						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Lowest rate						
Highest rate						
Average						

16.5.1 Pricing for agreements with a value above R40 000

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R60,000	R100,000	R150,000	R200,000	R400,000	R800,000
Initiation fee						
Monthly service fee						
	R60,000	R100,000	R150,000	R200,000	R400,000	R800,000
Lowest fee						
Highest Fee						
Average						
Interest rate:						
	R60,000	R100,000	R150,000	R200,000	R400,000	R800,000
Lowest rate						
Highest rate						
Average						

16.6 Developmental Transactions

16.6.1 Pricing for small business loans

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fee						
Monthly service fee for following loan amounts						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Lowest fee						
Highest Fee						
Average						
Interest rate:						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Lowest rate						
Highest rate						
Average						

16.6.2 Pricing for the development of low income housing (Unsecured)

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R5,000	R10,000	R15,000	R20,000	R40,000	R60,000
Initiation fee						
Monthly service fee						
	R5,000	R10,000	R15,000	R20,000	R40,000	R60,000
Lowest fee						
Highest Fee						

Average						
Interest rate						
	R5,000	R10,000	R15,000	R20,000	R40,000	R60,000
Lowest rate						
Highest rate						
Average						

16.6.3 Pricing for other developmental loans

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fee						
Monthly service fee						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Lowest fee						
Highest Fee						
Average						
Interest rate						
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Lowest rate						
Highest rate						
Average						

16.7

Pawn Transactions

Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Initiation fee						
Monthly service fee - for transactions in following size bands						
	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Lowest fee						
Highest Fee						
Average						
Interest rate:- for transactions in following size bands						
	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Lowest rate						
Highest rate						
Average						

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

THIS SECTION TO BE COMPLETED BY REGISTERED CREDIT PROVIDERS EXCEPT FOR PAWNBROKERS

Line _____

1 Name of Registered Entity _____

2 NCR Registration Number _____

3 Start of reporting period dd/mm/yyyy _____

4 End of reporting period dd/mm/yyyy _____

Section 22: Insurance

22.2 a) Credit insurance sold with credit agreements

R Value of Credit	R value of Credit Insurance

Credit Life¹
Cover for immovable property
Cover for movable property
Cover for cards, pins and similar²
Optional³ Describe

b) Insurance products offered by clients

R Value of Credit	Number of Transactions

Please give a description of the types of optional insurance on offer.

22.3 Cost and fees of credit insurance

Please indicate the charge for each of the following on a per R1000 per Month basis

Cost Risk Cover	Administration	Commission	Other	Total Premium

Credit Life¹
Cover for immovable property
Cover for movable property
Cover for cards, pins and similar²
Optional³

22.3 Claims analysis

Please indicate the number and value of claims submitted to insurance company during past reporting period for which claims were either paid or declined by insurer. Note exclude claims that are still pending from statistics.

Number submitted	Number settled	Number paid out	R Value Claimed	R Value Paid

Credit Life¹
Cover for immovable property
Cover for movable property

National Credit Regulator
FORM 39 STATISTICAL RETURN

THIS SECTION TO BE COMPLETED BY REGISTERED CREDIT PROVIDERS EXCEPT FOR PAWNBROKERS

Line			
1 Name of Registered Entity			
2 NCR Registration Number			
3 Start of reporting period	dd/mm/yyyy		
4 End of reporting period	dd/mm/yyyy		
Cover for cards, pins and similar ²			
Optional ³			

National Credit Regulator
FORM 39 Statistical Return

THIS SECTION TO BE COMPLETED BY ALL CREDIT PROVIDERS EXCEPT PAWNBROKERS

22 Section 22: Insurance Continue

22.1 List of Insurers

Please indicate the name of insurer for whom you act as an intermediary for credit insurance.

Hollard			
SA Eagle			
Standard General			
Other			
Other			
Other			
Momentum			
Old Mutual			
Capital Alliance			
Name			
Name			
Name			
African Life			
RMB			
Metropolitan			

Is one of the insurers mentioned above related to credit provider. Either being a sister, holding or subsidiary company?
Is one or more of the insurers mentioned above a cell captive or similar structure in which the credit provider is a stakeholder?
Yes No

National Credit Regulator Form 39 Statistical Return

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1 Name of Registered Entity		
2 NCR Registration Number		
6 Start of reporting period	dd/mm/yyyy	
7 End of reporting period	dd/mm/yyyy	
3 Number of branches registered with NCR		
4 Name/ designation person completed this form		
5 E-Mail		
6 Contact telephone number	Code	Number

DECLARATION

I, the undersigned are duly authorised to sign this statistical return.
 I declare that this return is a fair and accurate representation of credit agreements/ transactions entered into by the registered entity.

Name:	
Signature	
Date	

FORM 40
NCR Annual Financial Statement and Operational Return

Page 1 of 4

1 Name of Registered Entity			
2 NCR Registration Number			
6 Financial year-end month			
7 Year for which return is completed			
4 Name/ designation person completed form			
5 E-Mail			
6 Contact telephone numb	Code	Number	

INCOME STATEMENT		Note
1 Revenue		
1.1 Interest income on credit extension		
1.2 Administration and Service fee income on credit extension		
1.3 Commission and fees from credit insurance		
1.4 Bad debts recovered		
1.5 Other		
1.6 Total revenue from credit extension		
1.7 Other interest income		
1.8 Other Income		
1.9 Total revenue		
2 Expenses		
2.1 Bad debt write-offs on		
2.2 Change in provision for bad debt (indicate negative if decrease)		
2.3 Interest paid (Exclude bank charges)		
2.4 Directors' remuneration		
2.5 Salaries and wages		
2.6 Staff training costs		
2.7 Exceptional loss/ expense		
2.8 Other expenses		
2.9 Total Expenses		
3 Net Income from operations		
4 Value added tax and STC		
5 Taxation		
6 Net Income After Tax		
7 Minority Interest		
8 NET INCOME		

Notes

1 _____

2 _____

3 _____

NCR Annual Financial Statement and Operational Return

1 Name of Registered Entity			
2 NCR Registration Number			
6 Financial year-end month			
7 Year for which return is completed			

9 BALANCE SHEET			
	Latest Balance	Average Balance (t + t ₁) / 2	Note
9.1 Equity			
9.2 Total Debt			
9.3 Total Other liabilities			
9.4 TOTAL EQUITY and LIABILITES			
9.5 Gross Debtors			
9.6 Provision for bad debt			
9.7 Net Debtors			
9.8 Other Assets			
9.9 TOTAL ASSETS			

Notes

1 _____

2 _____

NCR Annual Financial Statement and Operational Return

Page 3 of 4

- 1 Name of Registered Entity
- 2 NCR Registration Number
- 6 Financial year-end month
- 7 Year for which return is completed
- 4 Name/ designation person completed form
- 5 E-Mail
- 6 Contact telephone number

Code	Number

11 Black Economic empowerment

Please indicate the percentage of ownership/ shareholding in the credit provider by:

Historically disadvantaged persons (HDP) %
 Other: %

Please indicate commitments made with regards to Broad Based Black Economic Empowerment

12 Employment Equity

Have you submitted an Employment Equity plan to the Department of Labour? Yes/ No

If not please indicate below what measures have been taken with regards to employment equity.

12.1 Employment Records

- Total number of people employed by credit provider
- Percentage of total employment number HDP
- Number of people employed by agents and brokers
- Percentage of total employment number HDP

	Number
	Number
	Number
	%

NCR Annual Financial Statement and Operational Return

Page 4 of 4

1 Name of Registered Entity		
2 NCR Registration Number		
6 Financial year-end month		
7 Year for which return is completed		
4 Name/ designation person completed form		
5 E-Mail		
6 Contact telephone num	Code	Number

10 Declaration by Accounting Officer

This return has been reviewed by the accounting officer.

Name of Accounting Officer	
Name of professional body.	
Membership/ registration number	

I the undersigned are the appointed accounting officer and declare that I have reviewed the information provided in this return.

Signature	
Date	
Contact Telephone	Code

FORM 41
NCR COMPLIANCE RETURN FOR DEBT COUNSELLING

1 Name of debt counsellor	<input type="text"/>
2 NCR Registration Number	<input type="text"/>
3 Period for which return completed	<input type="text"/>
4 E-mail	<input type="text"/>
5 Contact telephone number	<input type="text"/>

I, the undersigned, hereby confirm that I comply with all the provisions of the National Credit Act, 34 2005, in as far as it relates to the conduct and compliance in respect of registered debt counsellors.

I do not comply in the following areas:

Reasons for non-compliance:

Date: _____

Signature: _____

**National Credit Regulator
FORM 42 Quarterly statistical return: Debt Counsellors**

Page 1 of 5

PART 1: Details of registered debt counsellor

Line			
1.1 Name of Registered Entity			
1.2 NCR Registration Number		DTI CIPRO No	
1.3 Start of reporting period	dd/mm/yyyy		
1.4 End of reporting period	dd/mm/yyyy		
1.5 Name/ designation person completed this form			
1.6 E-Mail			
1.7 Contact telephone number	Code	Number	
1.8 Date		Signature	

Part 2: Case Analysis

	This quarter	Since start of services (running total)
2.1 Number of enquiries received		
2.2 Number of applications received		
Of which:		
2.2.1 Number of cases accepted (Social contracts signed)		
2.2.2 Number under consideration		
2.2.3 Number of cases rejected		
2.2.4 Review terminated as per Section 86 (10) of the Act		
Please indicate reasons for rejecting the application.	This quarter	Since start of services (running total)
i) All necessary documents not supplied		
ii) Consumer failed to respond to reasonable requests		
iii) Consumer not over indebted		
iv) Other		

2.3 Analysis of Work In progress.
Of cases accepted please provide an analysis of restructuring progress

	Work in Progress			Cases restructured		
	Less than 30 Days	> 30 Days- Await feedback from Creditors	>30 Days Await feedback from Consumer	Proposals made to Magistrates Court	Restructure orders issued by Magistrate	Voluntary Consent orders Filed
2.3.1 # This quarter						
2.3.2 # Since start						

Please list the cases that are more than 30 days in work in progress on page 3 Table A.

2.4 Clearance certificates issued	This quarter	Since start of
Please indicate the number of clearance certificates issued.		

2.5 Client defaults	This quarter	Since start of
Please indicate the number of clients for which Restructure or Consent orders were issued but who failed to comply with the obligations stipulated		

National Credit Regulator
FORM 42 Quarterly statistical return: Debt Counsellors

Page 2 of 5

Part 3: Social economic profile of consumers accepted

3.1: Income: Gross Income (Income from salary advice before any deductions)

Classify cases accepted in last quarter for each of the following income categories. Indicate number

R0-R1500	R1501-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	>R15K

3.2 Race

Classify cases accepted in last quarter for each of the following race categories. Indicate number

Black	Coloured	Asian	White

3.3 Gender

Classify cases accepted in last quarter according to gender.

Number of cases	Female	Male

3.4 Age

Classify cases accepted in last quarter according to age.

18-20	21-25	26-30	36-45	46-55	56-65	65+

3.5 Economic sector of employment

Classify cases accepted in last quarter according to job description or sector of employment.

Government

Teaching	Police/ Defence	Nurse	Other: Central Government	Other: Provincial Government	Other: Local Government (Municipality)

Non-Government

Domestic/ cleaning	Financial Services	Retail	Hospitality	Manufacturing	Motor
Mining	Agriculture	NGO	Other		

List other occupations and sector

Part 4: Indebtedness profile and reckless credit

4.1 Indebtedness profile of cases accepted into programme this quarter

Please indicate the indebtedness profile of all consumers accepted into program this quarter in

Table B

4.2 Number of cases accepted with reckless credit

Please indicate the number of cases accepted in past quarter in which one or more reckless credit agreement were found

4.3 List of reckless credit agreements

Please list detail of all of the reckless credit agreements in Table C.

**National Credit Regulator
FORM 43: Sect 52(6) Annual Compliance Report**

Industry Group Credit Bureaux

Line		
1 Name of Registered Entity		
2 NCR Registration Number		
3 DTI Registration Number (CIPRO)		
4 Start of quarter	dd/mm/yyyy	
5 End of quarter	dd/mm/yyyy	
6 Number of branches registered with NCR		
7 Name of person that completed this form		
8 E-Mail		
9 Contact telephone number	Area Code	Tel. No.

10 Year covered in return:

1. Company Profile (Update if Necessary)

Please briefly describe the profile of your company (history, mission, ownership, etc.)

(1 page maximum)

2. Compliance

Section 2.1: General Credit Bureau Operations

2.1.1 Please describe the key measures to verify the accuracy of data reported to you by your contractual partners:

(1 page maximum)

2.1.2 Please confirm if you are compliant with the data retention periods as specified in the regulations:

Yes

No

Reasons for not being compliant:

2.1.3 Please describe the key operational resources, procedures and systems in place for keeping the data secure and confidential:

(1 page maximum)

2.1.4 Please confirm that you expunge data you are not allowed to hold in you data bases (such as race, medical history, trade union membership):

Yes

No

Reasons for not being compliant:

Section 2.2: Accuracy of Credit Information

2.2.1 Please describe the key operational resources, procedures and systems for the investigation of information challenged by the consumer:

(1 page maximum)

2.2.2 What are the estimate average costs and the average time for solving consumer disputes:

Average cost estimate:

Average time estimate:

2.2.3 Please describe the key operational resources, procedures and systems to ensure that incorrect information is not repeatedly reflected on the credit bureau:

(1 page maximum)

2.2.4 Please the primary causes/sources for inaccuracies and attribute those to the relevant parties as listed below:

	Percentage
Credit providers:	<input type="text"/>
Consumers:	<input type="text"/>
Internal Systems:	<input type="text"/>
Other:	<input type="text"/>

2.2.3 Please list operational resources, procedures and systems in place for combatting or preventing identity fraud:

(1 page maximum)

Section 2.3: Non-compliance

2.3.1 Are there any areas in which you firm is not compliant or has problems to comply? If so please indicate the problem and reasons:

(1 page maximum)

2.3.2 Please indicate how you intent to solve the non-compliance indicated in 2.3.1

(1 page maximum)

3. General Information

3.1 Please the resources you allocate for the education of the public on credit reporting and credit scoring:

(1 page maximum)

3.2 Please describe the products your company offers to promote the objectives in the National Credit Act, Sect. 13(a):

(1 page maximum)

3.3 List all the credit scoring models you use for producing credit bureau scores and attach a list of all variables that you use per model:

(as required, attach list extra)

4. Optional: Further Questions

4.1 Note any developments in the market you are active in which you might want to bring to the attention of the National Credit Regulator:

(as required)

5. Statistics

Section 5.1: Market Monitoring

Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

5.1.1 Total number of credit reports sold:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.2 Total number of contractual partners that furnish you with information on a regular basis:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.3 Total number of natural persons upon who credit reports are stored:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.3 Total number of juristic persons upon who credit reports are stored:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

Section 5.2: Inaccuracies

Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

5.2.1 Total number of complaints received in respect to credit reports:

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Total No.						
Valid Complaints (%):						
Proven Invalid Complaints (%):						
Unresolved (%):						

	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Total No.						
Valid Complaints (%):						
Proven Invalid Complaints (%):						
Unresolved (%):						

5.2.2 Total number of complaints received in respect to judgments:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.3 Total number of cases where incidents were attributed to wrong person:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.4 Total number of cases where the credit report was attributed to wrong person:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.5 Total number of incidents where the amount reported in respect to a judgment is incorrect:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.6 Total number of complaints about proven invalid information that is repeatedly reflected on the credit bureau:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.7 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.7 Total number of complaints about other instances (not covered by 5.2.1 - 5.2.6)

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.6 Please describe any data problems (associated with the data you provided above) you would like to bring to the attention of the National Credit Regulator:

(1 page maximum)

Declaration

I/we confirm that:

- I am duly authorized to sign off this compliance report
- this compliance report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the National Credit Act;
- all significant instances of non-compliance are detailed in this report or in the attachments thereto.

_____ of _____ (Credit bureau)
(Duly Authorized Officer)

National Credit Regulator
FORM 44: Sect 70(5) Quarterly Synoptic Report

Industry Group: Credit Bureaux

Line

1 Name of Registered Entity		
2 NCR Registration Number		
3 DTI Registration Number (CIPRO)		
4 Number of branches registered with NCR		
5 Name of person that completed this form		
6 E-Mail		
7 Contact telephone number	Area Code	Tel. No.

8 Period covered in return?

Quarter	Reporting Period	Due Date	Tick Field:
1. Quarter	January 1 - March 31	15 May	
2. Quarter	April 1 - 30 June	15 Aug	
3. Quarter	July 1 - September 30	15 Nov	
4. Quarter	October 1 - 31 Dec	15 Feb	

1. General Compliance

Section 1.1: Consumer Protection Statistics

1.1.1 Access to Credit Reports

1.1.1.1 charge

1.1.1.2 Total number of credit reports provided to consumers with charge

Month 1	Month 2	Month 3

1.1.1 Complaints

1.1.1.1 Total number of complaints received in reporting period:

Total No.:
Valid Complaints (%):
Proven Invalid Complaints (%):
Unresolved (%):

Month 1	Month 2	Month 3

1.1.1.1 reports

1.1.1.3 person

1.1.1.4 No. of cases where judgment was attributed to wrong person

1.1.1.5 incorrect

1.1.1.6 incorrect

Month 1	Month 2	Month 3

1.1.1.9 Total number of complaints about other instances (not covered by 5.2.1 - 5.2.6)

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1.1.1.10 Name the primary reasons for other complaints:

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2. Credit Market Monitoring

Section 2.1: Credit Market

2.1.1 Total Amount of Credit Stored (mio Rand)

	Month 1	Month 2	Month 3
2.1.1.1 Total Rand value of mortgages granted	R		
2.1.1.2 Total Rand value of credit facilities	R		
* Of which are bank overdrafts	R		
* Of which are credit cards	R		
* Of which are store cards	R		
* Of which are other credit facilities	R		
2.1.1.3 Total Rand value of Unsecured Credit	R		
2.1.1.4 Total Rand value of other credit granted	R		

2.1.2 Descriptive Statistics: Credit Risk Analysis

	Month 1	Month 2	Month 3
2.1.2.1 Scores for of mortgages granted	Average:		
	Median:		
	Range:		
2.1.2.2 Scores for of credit facilities	Average:		
	Median:		
	Range:		
	Average:		
	Median:		
	Range:		
	Average:		
	Median:		
	Range:		
2.1.2.3 Scores for of Unsecured Credit Transactions	Average:		
	Median:		
	Range:		
2.1.2.4 Scores for of other credit granted	Average:		
	Median:		
	Range:		

- 2.1.2.8 Total number of consumers with 3 payments in arrears
- 2.1.2.9 Total number of consumers with 4 payments in arrears

Section 2.2: Credit Reporting Activity

2.2.1 General Credit Reporting Information

- 2.2.1.1 Total number of natural persons stored in data bas
- of which are women
- 2.2.1.2 total number of juristic persons stored in data base(
- 2.2.1.3 Total number of contractual partners furnishing information
- 2.2.1.4 Total number of credit reports sold within reporting period
- 2.2.1.5 Total number of credit reports sold with scores within reporting period
- 2.2.1.6 Total number of credit scores sold within reporting period

Month 1	Month 2	Month 3

2.2.2 Distribution of Credit Reports

- 2.2.2.1 Total number of credit reports sold to banks
- 2.2.2.2 Total number of credit reports sold to retailers
- 2.2.2.3 Total number of credit reports sold to telecommunication providers
- 2.2.2.4 Total number of credit reports sold to utility companies
- 2.2.2.5 Total number of credit reports sold to insurance companies
- 2.2.2.7 Total number of credit reports sold to employers

Month 1	Month 2	Month 3

3. Optional: Further Questions

- 3.1 Are there any developments you would like to bring to the attention of the National Credit Regulator?

Declaration

I/we confirm that:

- I am duly authorized to sign off this compliance report
- this synoptic report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the National Credit Act

of

(Credit bureau)

National Credit Regulator

Page 1 of 1

In terms of Section 16 and 106 of the National Credit Act

To be completed quarterly for the quarters ending March, June, September and December and submitted within 30 days of quarter end.

Periodic Synoptic Report by Insurer

Name of Insurance Company			
FSB Registration number			
Start of reporting period			
End of reporting period			
Name of contact			
Telephone and e-mail contact			

1 Credit insurance information per class of business

	R'000	R'000	R'000	R'000
	Premiums (Net)	Claims (Net)	Commission (Net)	Other Expenses (Net)
1.1 Credit Life ¹				
1.2 Cover for immovable property				
1.3 Cover for movable property				
1.4 Cover for cards, pins and similar ²				
1.5 Optional ³				
1.6 Combined Cover ⁴				

2 Analysis of claims

2.1 Claims settled and rejected

	Claims Received		Claims Rejected		Claims Paid	
	Number	R Value	Number	R Value	Number	R Value
1.1 Credit Life ¹						
1.2 Cover for immovable property						
1.3 Cover for movable property						
1.4 Cover for cards, pins and similar ²						
1.5 Optional ³						
1.6 Combined Cover ⁴						

2.2 Primary reasons for claims - Indicate percentage distribution.

	Death	Unemployment	Disability	Total
	Credit Life			
	Damage	Theft/Loss	Other	Total
Cover for immovable property				100%
Cover for movable property				100%
Cover for cards, pins and similar ²				100%
Optional ³				100%

2.3 Primary reasons for rejecting claims

Please indicate the primary reasons for rejecting claims.

Notes

- 1 As defined in the National Credit Act
- 2 Insurance cover for loss or theft of an access card, personal information number, or similar device ; or any loss or theft of credit consequential to a loss or theft of card, personal information or similar device.
- 3 Optional Insurance related to Section 106 (3) of the Act.
- 4 Combined cover: Where premiums are in respect of cover for a combination of 1.1,1.2 and 1.3 it should be shown under 1.6 and not under 1.1. A brief description must also be provided of the combined product

DECLARATION

I, the undersigned are duly authorised to sign this report.
I declare that this report is a fair and accurate representation of our insurance portfolio.

Name:	
Designation	
Signature	
Date: dd/mm/yyyy	

Schedule 2

PRESCRIBED FEES

1. A fee charged by a credit bureau in respect of a credit record may not exceed R20.00;
 2. An application fee charged by a debt counsellor to a consumer when applying for debt restructuring may not exceed R50.00
 3. The following fees may be charged by the National Credit Regulator in respect of copies of documents requested:
 - a. For every photocopy of an A4 size page, or part thereof, R1.50.
 - b. For every printed copy of an A4 size page, or part thereof, R1.00.
 - c. For a copy of the register in CD format, R70,00.
 - d. If applicable, the cost incurred by the National Credit Regulator in respect of postage.
 4. A fee of R250.00 will be charged in respect of replacement copies of registration certificates.
 5. The fees listed in items 1-4 are subject to an annual increase on each successive anniversary of the effective date, based on the inflation rate.
 6. The fee payable by a registrant in respect of an application for review of conditions of registration as envisaged in regulation 6, is R1 000.00 per application.
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