

Debtfree

SOUTH AFRICA'S DEBT COUNSELLING MAGAZINE

WHAT IS
RECKLESS
LENDING?



A portrait of John W. Gardner, a middle-aged man with short, graying hair, smiling slightly. He is wearing a dark suit jacket over a light blue and white striped button-down shirt. The background is a blurred blue-grey. A white triangle is visible on the right side of the image.

EXCELLENCE IS DOING
ORDINARY THINGS
**EXTRAORDINARILY
WELL**

— John W. Gardner

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WHAT IS **RECKLESS** LENDING?



RECKLESS CREDIT



WHEN CREDIT SHOULDN'T HAVE BEEN GRANTED

Sometimes people get into debt because life changes.

They may lose a job, face unexpected expenses or use all their existing credit just to survive.

In such cases, it suddenly gets very hard to pay all your existing debts to all your credit providers. That is hard, but it does not mean the credit was granted recklessly.

Reckless credit is something different and is explained in the National Credit Act.

It is essentially credit that should never have been granted to a consumer in the first place.

Let's have a deeper look at what it is, and what can be done if discovered.



WHAT MAKES CREDIT RECKLESS

Credit given to consumers who should not get it, or cannot realistically be expected to repay it, is reckless.

This is illegal under the National Credit Act, and credit providers could face big fines and loss of their funds if caught.

There are three main ways that credit can be reckless:

1. No proper assessment was done
2. The consumer did not properly understand the risks, costs or obligations
3. Giving the new credit would make the consumer over indebted

Think of an overloaded bakkie. If the suspension is already touching the tyres, you probably should not put another fridge on the back. Credit works the same way.



RESPONSIBILITY WORKS BOTH WAYS

Consumers who want to borrow money have a responsibility when making an application.

They should provide accurate information, think carefully before borrowing and understand what they are signing.

Credit providers also have responsibilities when deciding if they are going to give someone credit. They have access to credit reports, bank statements, salary information and affordability systems. They are the financial professionals in the deal.

If a consumer says one thing, but their bank statements clearly show something different, the credit provider should take note and act accordingly.

The balance is simple:

- Consumers should borrow responsibly
- Credit providers should lend responsibly

Sometimes responsible lending means saying no.





FINDING RECKLESS CREDIT DURING DEBT REVIEW

Debt review gives the Debt Counsellor a very good look at a consumer's complete financial picture.

Sometimes something stands out during that deep dive (the debt review part). E.g. several loans were granted in a short period of time, or the consumer had almost nothing left after all their deductions, maybe there were lots of payday loans one after the other. These are red flags!

When applying for debt review, a consumer can ask the Debt Counsellor to investigate a particular credit agreement.

The Debt Counsellor may also spot something wonky and ask: "Would you like us to look into this?" but the decision currently sits with the consumer to initiate an investigation, as additional fees may apply (normally R1500).

The results of an investigation will end up being included in court documents, and a Magistrate can rule what happens next.



LET'S MAKE A DEAL

Not every reckless credit matter result in a Judge or Magistrate making a ruling.

Sometimes an investigation raises uncomfortable questions for the credit provider. That can motivate them to be super friendly and the parties may then make a deal.

Interest or fees might be removed; the balance might be reduced; better repayment terms might be agreed.

Sometimes debt may even be written off.

Credit providers may prefer to do this, because a negative court finding can raise bigger questions about how they grant all their credit. It can even make its way into the press or to shareholders. This can affect their reputation and, for larger businesses, investor confidence.

One small account can lead to a much bigger question: "How many other loans were granted like this?"



WHAT CAN A COURT DO?

The Debt Counsellor does not decide that credit is reckless.

The matter can be placed before a court, with the Magistrate getting to decide what happens. These are the two possible outcomes:

Set It Aside

A court may, depending on the circumstances, set aside some or all of the consumer's obligations resulting in some or all of the debt disappearing.

Make It Wait

A court may instead suspend the agreement till later after other debts are sorted out. Finding reckless credit does not always mean the debt disappears. Sometimes payments just have to wait.



WHAT DOES RECKLESS CREDIT LOOK LIKE?

One example of credit a consumer should never have been granted is of an elderly couple who had a bond on their home.

They were very close to retirement age (when they would no longer have salaries to pay lots of money each month) but went to borrow more money.

When the bank decided to grant new credit amounting to hundreds of thousands of rands to these consumers, they seem to have forgotten that old people stop working (retire) and then would not be able to continue those payments.

It would be unrealistic, knowing the consumers age and situation to grant them so much credit.

The Debt Counsellor and credit provider negotiated and decided to reduce the overall debt the consumers would repay to just their monthly debt repayments until retirement, and then to write off the rest of the debts and fees.

In another case, a consumer entered debt review because they had so many loans and no money available to cover expenses each month.

They had been getting loan on top of loan all from the same 2 credit providers. The credit providers had given them so many loans at the same time that out of their whole salary they had less than R100 left at the end of the month.

In another example a consumer earned around R34,000 a month, but had so many loans that after the credit providers took their payments from his salary, he was left with only R1500.

Sometimes credit providers will even ignore a debt review flag on a consumer's credit report and decide to grant them new credit (while they are still in debt review).

Which Credit Can Be Reckless?

Many common types of credit can potentially be reckless, including:



Personal loans



Payday loans



Credit cards



Overdrafts



Store accounts



Vehicle finance



Home loans



Some types of credit are specifically excluded by the National Credit Act.



Remember: Just because a debt has become difficult to repay does not mean it was reckless.



THERE'S STILL LOTS OF RECKLESS CREDIT OUT THERE

Though the law about reckless lending and conducting proper credit assessments was introduced many years ago, Debt Counsellors are still finding lots of reckless credit.

In many cases credit is still granted where no proper assessments were done; where the consumers did not really understand the credit obligations (perhaps signing contracts in languages they can't read) or where the new credit ended up making the consumer over indebted.

If you are starting debt review and think one of your credit agreements may have been reckless, you can ask your Debt Counsellor to look into it. If the investigation finds a problem, the matter can be reported to the court.

They can then decide what should happen. As a result, it might be set aside or the credit provider may have to wait for their payments until the other debts are sorted out.

But it is important to realise that reckless credit is not a magic way to escape debt. It is a legitimate protection against credit that should never have been granted.



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MEAN BEING BETTER OFF



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FROM THE EDITOR

Debt review is weird.

To be successful, a Debt Counsellor has to help every one of their clients until they no longer need their services. Once they have finished helping you, they hope to never see you again.

No repeat business if possible.

What a funny thing.

I recently attended a large gathering of Debt Counsellors, and as always, I was moved by their passion for helping people. Surrounded by 200 other Debt Counsellors at the DCASA conference, it was great to spend time with people who care, including the various bank departments who attended who support the debt review process within their corporations.

I also got to spend time with 2 groups of Debt Counsellors (one in Gauteng and one in Cape Town). We discussed how to get more clients through the doors each month. It was nice to see how each Debt Counsellor knows their capacity and would love to help a reasonable number of new people each month.

Finding clients for any business is not a straightforward process, and debt review is one of those things that people should not undertake lightly. It is a serious process, with serious, life changing, consequences. It can be tricky to get new clients without breaking the bank on advertising etc.

What I saw at both the workshops and at the conference is, sure, these are business people (who have bills to pay) but at the heart of it, most DC's see themselves as consumer rights' advocates.

They really love their clients and want to help them succeed at becoming debt free.

This has kept many of them in a tough industry that has progressively got less and less sustainable (due to no fee adjustments for years and years). Instead, these people are pushing through the pain and trying to give their clients a chance at a happy financial future.

If you are currently in debt review, you have one of these special people in your corner, fighting for you in ways they never tell you about. People who spend time in associations, meetings, boardrooms, behind the scenes meetings with credit providers, regulators and others to try and protect your rights. All this effort to help you to have the best chance at getting through the debt review process.

One area they will fight for you is if you have been given credit recklessly. And when they find it, they know, they have a massive

fight on their hands. It will take days, weeks or months to help set matter straight (more about how that happens in this issue). And they will put in all that time and effort for R1500 or less.

This is why we love being involved in the Debt Review Awards process. It helps to shine a light on all the hard work being done by these great people. Be sure to check out the update about the coming event in mid-October.

So, while you read this issue, spare a thought for your Debt Counsellor, they do this job, not to get rich, but to help you.

They fight to bring balance to the power imbalance between giant banks and lowly consumers. They are working after hours, tirelessly, for a pittance, to assist you. They are helping every single one of their clients until they no longer need their services.

Why?

Because they want to see you succeed and become debt free.

Zak King

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**WHY EARNING MORE
DOESN'T ALWAYS MEAN
BEING BETTER OFF**



THE SALARY TRAP

For many South Africans, earning more feels like the obvious way to improve their finances. Earn more, and you should have more money left over each month.

But it does not always work that way. A higher income can also give you access to more credit, bigger loans and higher credit limits. Before long, those bigger monthly repayments can start eating up the extra money you are earning.

This is one of the interesting issues highlighted by the first South African Financial Pressure Index (SAFPI), an ongoing monthly research project developed by debt counselling practice Debt Solutions 4U using anonymous debt review application data.

The Index looks at something normal economic statistics do not always show clearly: what financial pressure actually looks like inside the homes of South Africans who have reached the point of actually asking for help.

Some of the early findings are worth paying attention to.

EARNING MORE



THE PROBLEM ISN'T ALWAYS HOW MUCH YOU EARN

One of the first findings from SAFPI is that many consumers entering debt counselling are spending more than half of their income on unsecured debt repayments. This includes personal loans, credit cards and store accounts.

The median applicant earns under R10 000 a month, carries around R13 439 in unsecured debt and has monthly unsecured debt repayments of about R4 392.

Those numbers tell us something important.

The problem is not simply that people have debt. The real problem is how much of their monthly income is being swallowed up by repayments.

And this is not only a problem for people earning lower incomes.



As your income goes up, your access to credit may also go up. You may qualify for bigger loans and higher credit limits.

That can create a dangerous way of thinking:

"I earn more, so I can afford more."

But there is a better question to ask:

"After all my monthly commitments have been paid, how much money do I actually have left?"

That gives you a much clearer picture of your financial health.

YOUR SALARY IS NOT YOUR SPENDING POWER

Considering salary alone can be misleading.

Imagine two people.

- **Person A earns R15 000** a month and has very few debt repayments.
- **Person B earns R25 000** a month, but has a vehicle loan, two personal loans, credit cards, store accounts and several other monthly commitments.

On paper, Person B earns much more. But Person A may actually have more money available each month and much more financial freedom.

Your salary tells you how much money comes in. It does not tell you how much of that money has already been promised to credit providers and other monthly expenses.

The amount in your bank account on payday is therefore not always a good sign of how financially healthy you are. What matters is how much is left after everything has been paid.

EARNING MORE



FALLING IN TO THE DEPT TRAP

Very few people wake up one morning and decide to get into serious debt.

Usually, it happens slowly.

There is an unexpected expense, so a personal loan fills the gap. Then the car needs repairs, so the credit card takes the strain.

A few months later, the household budget is even tighter. Another loan is taken to cover the shortfall.

Later, some of those debts may be consolidated into a new loan. The monthly repayment might look better, but the household has still used new debt to deal with old debt.

Eventually, credit is no longer being used to buy something extra. It is being used to keep the household going from month to month.

That is when the situation becomes dangerous.

EARNING MORE



LOOK AT THE WHOLE DEBT STACK

It can be easy to look at each debt on its own. A R1 000 repayment might seem manageable. So might a different R1 500 repayment. Another R800 repayment may not look too frightening on its own either.

But together, those three repayments already add up to R3 300 every month.

Now add vehicle finance, insurance, rent or a bond, school costs, groceries, electricity, transport and all the other normal household expenses.

Suddenly, there may be very little salary left over.

That is what financial pressure often looks like.

It is not always one massive debt causing the problem. It can be lots of smaller commitments slowly taking away your financial breathing room.



According to Rowan Breeds, a Director at Debt Solutions 4U who is an experienced Debt Counsellor with more than a decade in the industry, the SAFPI data shows that personal loans deserve particular attention.

Personal loans make up the largest portion of unsecured debt carried by applicants included in the Index.

That makes sense when you look at a household budget.

A store account or cell phone contract might add some pressure. But a large personal loan repayment can have a much bigger effect on what is left at the end of the month.

And when a new loan is taken to solve an old money problem, the cycle can keep repeating.

How Financially Healthy Are You?

You do not have to wait until you start missing payments to think about this. You can do a simple financial pressure check yourself.



1 Start here

Start with your monthly take home income.

2 Then subtract



your home loan or rent



vehicle finance



personal loan repayments



credit card repayments



store account repayments



insurance



school and education costs



transport



groceries



electricity and other utilities



your other essential
monthly commitments



3 Now look at what is left

Do not only ask whether you can technically make all your payments. Ask yourself whether you have enough breathing room to deal with normal life when something unexpected happens.

4 Ask yourself



Could you
replace a tyre?



Could you deal with
an unexpected
medical expense?



Could you afford
a funeral or urgent
home repair?



Could you survive
a month where your
income dropped?



If the answer is, 'Yes, but only if I use my credit card,' that is an important warning sign.

3 QUESTIONS EVERY CONSUMER SHOULD ASK



SAFPI measures financial pressure across a group of consumers, but you can use the same idea to look at your own finances.

1



AM I BORROWING FOR SOMETHING I WANT, OR BECAUSE I NEED THE MONEY TO SURVIVE?

- There is a big difference between using credit for a planned purchase and using credit just to get through the month.
- If you regularly need credit to buy groceries, pay for transport, buy electricity or cover other basic expenses, the problem may no longer be temporary.
- Your normal income may simply no longer be enough to cover your normal monthly expenses and repayments.



2



ARE MY DEBTS GETTING SMALLER, OR AM I JUST MOVING THEM AROUND?

- Debt consolidation can sometimes be useful.
- But a smaller monthly repayment does not always mean you have less debt.
- If you take out a new loan to settle several older loans, you may simply have changed the shape of the debt without fixing the real affordability problem.



Ask yourself:

Has my financial position actually improved?

3



WHAT HAPPENS IF SOMETHING GOES WRONG NEXT MONTH?

- A financially healthy household does not necessarily have no debt at all. What matters is having some ability to deal with an unexpected expense.
- If your entire salary is already committed before the month even begins, one small emergency can force you to borrow again.
- That is when financial pressure starts feeding itself.



EARNING MORE



DON'T WAIT FOR A CRISIS

One reason the SA Financial Pressure Index is useful, is that debt counselling applications give us a picture of consumers at a very specific moment.

These are people who have reached the stage where their existing financial arrangements are no longer working. But the pressure usually started long before they contacted a Debt Counsellor.

You should therefore not wait until your finances reach crisis point before paying attention.

Warning signs can include regularly:

- borrowing money before payday
- using one credit account to pay another
- taking new loans to settle old ones
- paying only the minimum amount on revolving credit
- falling behind on accounts
- depending on overtime or extra income simply to survive
- watching your salary disappear almost immediately after payday

These warning signs do not automatically mean that you need debt review.

But they do mean that it is worth taking a closer look at your finances.



WHAT WE CAN LEARN FROM THE INDEX

The South African Financial Pressure Index is not saying that all credit is bad.

Credit can obviously be useful. A home loan can help someone buy a home today. Vehicle finance can help someone get to work now. A carefully managed loan may help a household deal with a genuine once off expense.

The danger comes when credit stops being a useful financial tool and starts becoming part of your monthly income.

That is when the difference between earning money and having money available becomes very important.

Someone can earn a good salary and still be under serious financial pressure. Someone can have a relatively small amount of debt but still struggle because the monthly repayments are too high. And someone can look financially comfortable from the outside, while having almost no room for anything to go wrong.

That is why looking only at how much debt people have does not tell us the whole story. We also need to look at the financial pressure those debts create each month.



YOUR MOST IMPORTANT FINANCIAL STAT MAY BE ONE YOU NEVER SEE

We often focus on salaries, interest rates and total debt balances.

But one of the most important numbers in your financial life is much simpler:

How much of my income is genuinely mine after all my commitments have been paid?

The more money you have left, the more choices and breathing room you have. The less you have left, the more vulnerable you become when something unexpected happens. And when that amount gets close to zero, the problem may not simply be that you do not earn enough.

It may be that too much of your future income has already been promised to someone else. Perhaps you can only make payments now by relying on more credit. That's a huge warning sign.

Debt Solutions 4U say that the South African Financial Pressure Index will continue tracking these patterns and they will share as more data becomes available.

EARNING MORE



TAKE BACK CONTROL

If you are unsure about your financial position and would like a clearer picture of where you stand, Debt Solutions 4U has developed a Free Credit Overview specifically for South African consumers.

Unlike simply looking at your credit score, the Credit Overview gives you a simple snapshot of your overall financial position in one easy to understand report.

Whether you are simply checking your financial health, thinking about applying for credit, struggling with debt or already under debt review, the Credit Overview can help you better understand your current position.

Most importantly, if the Credit Overview shows that you may benefit from professional help, you will have useful information to help you decide what to do next.

That could include looking into debt review, getting help with an existing debt review or understanding how to exit debt review once you have met the legal requirements.

**CLICK HERE FOR YOUR FREE
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BANKING & CREDIT WORKSHOP



THE NFO WORKSHOP

The NFO recently brought various industry parties together to enjoy a workshop about banking and credit.

One of the highlights of the day were two panel discussions one centred around banking and the other around credit.

Here are some of the highlights...





BANKING DISCUSSION

One of the highlights of the NFO Industry Workshop was a thought-provoking panel discussion on "Digital Banking Fraud: Defining Fair and Reasonable Bank Responsibilities and Practice Where Consumers Are Seen as the Weakest Link."

The session brought together leading voices from banking, regulation, academia, consumer advocacy and fraud prevention to explore one of the most pressing challenges facing the financial sector today.

The discussion provided valuable insights into the evolving fraud landscape, the responsibilities of banks to protect customers, and the role consumers play in safeguarding their own financial information.

The panel included members from the following organisations: UJ, SABRIC, CAPITEC, FSCA, Wendy Knowler consumer journalist



CREDIT DISCUSSION

Buy Now Pay Later (BNPL): Regulation, Affordability and Consumer Dispute Resolution.

A thought-provoking panel discussion explored the rapid growth of Buy Now Pay Later (BNPL) products and the opportunities and challenges they present for consumers, providers and regulators.

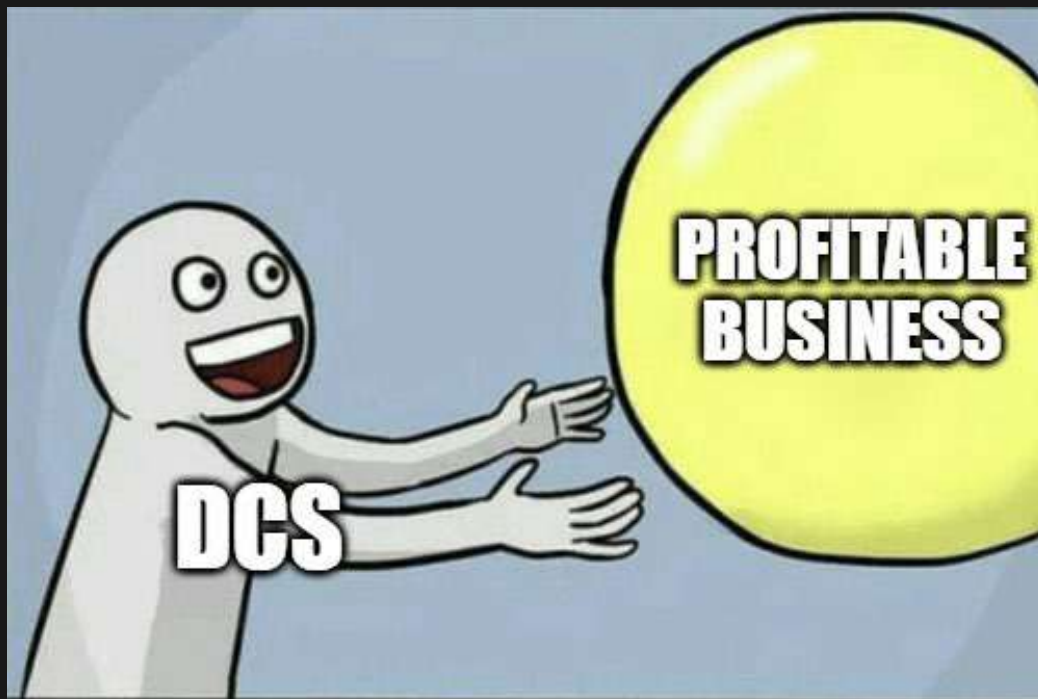
Panellists examined the evolving regulatory landscape, the importance of responsible lending and affordability assessments, and emerging issues in consumer dispute resolution.

The discussion provided valuable insights into balancing innovation and financial inclusion with consumer protection, highlighting the need for clear regulatory frameworks and effective mechanisms to address consumer complaints.

The panel included members from the following organisations: FINASA ,University of Johannesburg, SACCRA, CASA







DEBT REVIEW School

What is the Debt Review Awards?

Each year the results of an ongoing industry peer review process are announced at a modest black tie gala event. Speakers make presentations and the highest rated Debt Counsellors, credit providers, attorneys and others receive awards. It is the "Oscars of debt review".

The local Awards are part of a broader International Debt Management Awards process.

This year the Debt Review Awards happen on the 16th of October and are livestreamed on YouTube.



BREAKING

NEWS

DEBT REVIEW AWARDS DATE



DEBT
REVIEW
AWARDS

The annual Debt Review Awards, which are now part of the wider International Debt Management Awards, will be held on:

October 16th 2026.

The Awards event, which will be held in person in Cape Town this year, will be live streamed as in the past, over YouTube so that Debt Counsellors, Attorneys, Credit Providers and consumers country wide will be able to tune in and hear the results of the ongoing annual peer review process.

So, start making your plans now for your office viewing party.



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iPDA Steps Forward in the Debt Review Industry

"You can attend an industry event or you can become part of the industry."

For iPDA, August was about the latter.

The 2026 DCASA Annual Conference and Golf Day in Gauteng gave us the opportunity to connect with industry leaders and professionals, exchange ideas, challenge thinking and, importantly, contribute to the conversations shaping the future of debt review.

With around 200 delegates at Birchwood Conference Centre, the conference theme — "Don't Drop the Ball" — was particularly fitting. The debt review industry is evolving, and staying ahead requires more than simply keeping up. It requires collaboration, accountability and a willingness to have the conversations that matter.

The conference brought together industry voices to discuss some of the challenges and opportunities facing debt review, including consumer experiences, communication, data, collaboration, fees and the future of the sector.

CEO and PDASA Chairman, Tiaan Hattingh, contributed to these discussions as both a speaker and panelist. His message challenged delegates to look beyond the immediate issues and consider the bigger picture:

- Are we building value?
- Are we stronger together?
- Are we making an impact?
- Are we leaving it better than we found it?

For iPDA, these aren't simply questions for a conference audience. They reflect the way we believe an industry should move forward — together.

Planting the Seeds of Growth

We brought a little of that philosophy to life with our coffee-inspired conference theme.

Each delegate received an Arabica coffee plant, representing something we believe strongly in: growth takes time.

It needs nurturing, it needs the right conditions and it benefits from collaboration. The same can be said for the debt review industry.

The following day, the conversation moved from the conference room to the golf course as iPDA and SoftyComp joined industry colleagues for the DCASA Golf Day.



Our coffee-inspired waterhole activation gave us another opportunity to connect with delegates in a fun and memorable way.

And apparently, we made quite an impression - iPDA took home the Best Waterhole award! A little friendly competition never hurts.

Taking Our Place at the Table

But perhaps the most significant development came beyond the two-day event. iPDA is proud to be the first PDA to join both DCASA and NDCA as an Associate Member.

This is more than a membership milestone. It represents a deliberate decision to become more deeply involved in the industry we serve.

We believe that meaningful progress happens when businesses don't simply operate within an industry, but actively participate in shaping it.

- That means listening to different perspectives.
- Having difficult conversations.
- Sharing knowledge.
- Building relationships.
- And looking for opportunities to make a genuine difference.

The conference may be over. The golf clubs may be packed away. The coffee plants may now be finding their place on desks and windowsills across the industry but for iPDA, this is only the beginning.

We aren't here simply to have a seat at the table. We're here to contribute to the conversation.

**Because the future of debt review
belongs to all of us and...**

**we believe the strongest industry is one where
we show up, speak up and grow together**

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DCASA
ANNUAL CONFERENCE
2026





DCASA CONFERENCE

Around 200 delegates attended the 2026 Debt Counsellors Association of South Africa (DCASA) Annual Conference in Gauteng.

The event was held at the Birchwood Hotel and OR TAMBO Convention centre where guests arrived in the cold winters' day, steam appearing with every breath as they bustled along in coats, gloves, beanies and scarves. Guests were eager to grab a warm cup of coffee and get inside where it was much warmer.

Upon arriving, guests got a name badge and welcome pack, then went to find seating in the spacious auditorium. Then it was time to greet old friends and meet new people. This is one of the big benefits of attending the event in person, and getting to spend time with Debt Counsellors, credit providers, staff from the NCR, NCT and NFO and various industry service providers (including Debtfree Magazine).

The conversations, plans and discussions are a priceless part of the event.



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A WARM WELCOME

Former Springbok Breyton Paulse got the conference underway with a light hearted welcome, sharing a few stories from his rugby career and his early experiences dealing with the media.

Having represented Western Province, the Stormers and ultimately the Springboks, Breyton recalled some of his first encounters with the press, when his limited English made suddenly having microphones and journalists in front of him particularly challenging.

His stories provided a relaxed and entertaining start to the day before he turned his attention to the conference and formally introduced DCASA President Casper le Grange.

SETTING THE SCENE

Continuing the rugby theme, Casper encouraged everyone working in the debt review industry not to drop the ball.

This was, in fact, the overall theme for the day, with various speakers and presenters touching on the topic in their speeches and presentations.



During his passionate opening address, Casper spoke about how all the different parts of the industry need to work together. Debt review involves many role players, and delivering a good experience for consumers requires everyone to play their part.

Casper also shared a video from PDASA, which used the journey and transformation of a coffee bean to illustrate the importance of how consumers are treated.

The message focused on remembering the person behind the debt, and recognising that consumers are going through a difficult journey. They need to be treated with care and helped through each stage of the process.

Then Casper posed the question: "Where Are We Dropping the Ball?"

With his experience as a long time Debt Counsellor and now head of DCASA, Casper also spoke frankly about some of the factors that can erode consumer confidence in debt review.

Among the issues he raised were fees, the effectiveness of the Credit Industry Forum (CIF) in dealing swiftly with



problems, and concerns that the current fee structure can actually drive Debt Counsellors towards poor practices. We all know that some Debt Counsellors are under performing or focusing on fees above the needs of consumers and he argued that this behaviour can change, if fees are adjusted.

But rather than relying on individual stories and undocumented anecdotes about these problems, Casper called on the industry to make much better use of real data. He encouraged the different role players to share the data they have available (without violating individual consumers PoPi rights) so that the industry can develop a clearer picture of what is actually happening, and identify where the ball is currently being dropped.

His hope is that when everyone gathers again for the DCASA Conference in August 2027, discussions can be based less on anecdotal experiences and more on a realistic, data driven view of what is happening across the industry. That information can then be used to identify problems, measure what is working and ultimately improve the experience of consumers going through the process.

With that challenge firmly placed before delegates, Casper brought his passionate opening address to a close and officially declared the 2026 DCASA Annual Conference open.

A LITTLE FUN ALONG THE WAY

The conference was not all serious industry discussion. Throughout the day there were games and competitions designed to get delegates involved and interacting, including a ONE version of BINGO which got members participating and added some fun to proceedings.



Several members of the audience went home with gifts or prizes they had won throughout the day. There were gift bags, Coffee vouchers, wine bottles, tablets and even a coffee machine up for grabs.



PDASA PRESENTATION

Next to take the stage was Tiaan Hattingh, Chairperson of PDASA, the association representing the three Payment Distribution Agencies: DC Partner PDA, Hyphen PDA and iPDA.

Rather than beginning with payments, systems or statistics, Tiaan started with a much more personal question: Why are we here?

He spoke about his experience growing up in a family that had struggled with good financial management and then asked those in the audience to stand if they too had grown up around, or had friends or family who had experienced, financial difficulties.

A large number of delegates stood.

It was a revealing moment. Some of those on their feet have worked in the debt review industry for 15 years or more, yet their motivation for doing this work could be traced back much further to their own experiences of seeing people struggle with money and debt.

Tiaan challenged delegates to ask themselves important questions: "Are we doing the best we can for consumers?" and "If not, how do we make things better for them?"

He pointed to something as basic as communication. Consumers can sometimes struggle simply to get hold of their bank, Debt Counsellor, attorney or another party involved in their debt review.

For someone already dealing with the stress and uncertainty of financial difficulty, being unable to find out what is happening can make the experience even more frustrating.

His core message was that consumers need to be kept in the loop. It helps them feel safe and complete the process. Tiaan also provided some perspective on the scale of the work being done. The three PDAs that make up PDASA currently collect and distribute payments for around 260,000 consumers participating in debt review.

But the number of consumers reflected as being under debt review on credit bureau records is much higher, at over one million. This includes consumers who are no longer actively participating in debt review, but who cannot simply be removed from the process until the necessary requirements have been met.

For those affected, an outdated debt review status can become much more than a statistical problem.

According to the figures presented, the PDAs currently collect around 10% of bad debt in South Africa, despite assisting only around 2% of consumers with bad debt who have fallen into arrears.

For Tiaan, this demonstrates what can be achieved when consumers experiencing financial difficulty receive structured assistance. His wider message, however, was not that the industry should simply be satisfied with what it is already achieving.

Better communication, greater cooperation, investment in improved systems and an honest discussion about issues such as fees, can all contribute towards improving the consumer journey.

When discussing fees (as many would do throughout the day) Tiaan spoke about the stagnant PDA fees and argued that keeping fees too low will stifle development and limit the investment PDAs are able to make in systems and services that could benefit consumers.

This concern is not limited to PDAs. CP's, DC's and PDAs would all like to see the topic of fees revisited. The challenge is finding a sustainable balance that enables different role players to continue investing in and improving their services, while ensuring debt review remains affordable and beneficial for consumers.

Tiaan ended his presentation with the thought that we all need to work together. To do better for consumers, and not drop the ball!

INDUSTRY PANEL DISCUSSION

It would be impossible for all 200 delegates to each have time to talk or ask questions from the podium. Instead, a panel of attendees was selected to answer questions submitted in advance by those who were going to attend.

This allowed them to prepare information about the questions and represent the various different viewpoints within the industry.

Picking up on the conference theme, the panellists were asked to consider where some of the biggest challenges currently lie and what could be done to improve debt counselling and the consumer experience.

The discussion covered a wide range of topics, including Debt Counsellor training and professional standards, consumer protection, access to justice, PDA payments and operations, credit provider participation, debt collection and possible legislative reform.

There was also discussion around some of the practical challenges facing the industry, including fees and commercial sustainability, communication between different role players, consumers who remain flagged as being under debt review and where consumers may fall out of the process.



Looking towards the future, the panel touched on whether changes to legislation and industry processes could improve debt review, as well as emerging issues such as Buy Now, Pay Later and how changes in the wider credit market may affect financially distressed consumers.

With representatives from training, academia, the National Consumer Tribunal, PDASA, credit providers, the legal profession, our Editor Zak – who is a Debt Counsellor and those who specialise in debt collection contributing different perspectives, the discussion highlighted just how interconnected the various parts of the industry are.

What was surprising to many was how in sync the panel was about the importance of training, sustainable businesses and fees and the need to put the consumer experience top of the list of importance.

Ultimately, much of the discussion came back to the question that had been raised throughout the morning: Where are we dropping the ball, and what can we do together to improve things for consumers?



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TIME TO NETWORK

Following the panel discussion, delegates got a chance to grab some tea and coffee, catch up with colleagues and spend time with the various sponsors and vendors supporting the conference.

Events like the DCASA Annual Conference provide an important opportunity for people who may communicate regularly by email or telephone to actually meet face to face.

The exhibition area around the outside of the hall gave delegates the opportunity to learn more about the products and services available to the industry.







FROM THE FARM TO THE BOKS

After the break, Breyton Paulse returned to the stage for the keynote address.

He quickly had the crowd on their feet, dancing and laughing, before turning to some of the more serious lessons he had learned during his life and rugby career.

Drawing on his experiences playing for the Springboks, Breyton spoke about the many similarities between sport and the corporate world. Both involve challenges and unexpected speed bumps, and both require people to adapt, persevere and rely on those around them.

His own journey provided a powerful example. Growing up on a farm, his ambitions were initially very different. At one stage, he imagined that his future might one day involve working in a taxi. That was as far as he could imagine. But people came into his life who saw potential in him, believed in him and gave him opportunities. Those opportunities changed what he believed was possible.

His ambitions grew from working in a taxi, to studying at university and ultimately to playing professional rugby in some of the biggest stadiums in the world.

Breyton stressed that he did not make that journey entirely on his own. At critical moments, other people helped him, encouraged him and gave him a chance. His message to delegates was to do the same for others.

We may not always know what someone is capable of, or how far a single opportunity might take them. By supporting one another, opening doors and giving people a chance, we can help others see possibilities for themselves that they may never have imagined.

SPOTTING TROUBLE EARLIER

Next up was Razia Cleland, who provided delegates with an economic update and a fascinating look at the changing credit behaviour of South African consumers. She discussed various trends.

One of the challenges she highlighted is that over indebtedness can be difficult to identify early. Credit bureaus and credit providers may be able to see a consumer's credit commitments, but they don't necessarily see all the other expenses that person is trying to juggle each month.

By the time obvious warning signs begin appearing, many consumers are already in serious financial trouble. Razia noted that many consumers entering debt review could probably have done so six months earlier.

Instead, there is a tendency for people to push on long past the point where they desperately need help. As financial pressure increases, behaviour changes and consumers can become increasingly reliant on whatever forms of credit remain available to them.



Getting help early can ironically be seen as a problem by some credit providers who get upset when consumers are proactive and want to avoid being too deep in the hole before taking action. They might even complain that they did not see the application for debt review coming. Well, this presentation helped solidify that most consumers could have entered debt review much earlier.

Another trend highlighted is the rapid increase in online gambling, which Razia described as growing exponentially. The stats are shocking and many consumers have started to see gambling as a way to earn income. But just a quick reminder that the “house always wins” and gambling works when most people lose and only a few win.

She also highlighted the explosion in the use of Buy Now, Pay Later (BNPL) products and noted that nearly 3% of BNPL users are already in debt review. This presents a particular concern where such products allow consumers already trying to repay their debts through debt review, to continue accessing forms of deferred payment.

Razia then looked more closely at payday and micro loans. Rather than being a once off solution to a temporary cash flow problem, the data shows a pattern of repeat borrowing. According to the figures she presented, most payday loan users take out another micro payday loan within 45 days. This can lead consumers into borrowing recklessly and credit providers lending recklessly.



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They should beware. A consumer continually needing another short-term loan soon after the previous one may no longer be dealing with a temporary shortage of cash. They may be showing signs of a much deeper financial problem.

Razia also looked at the profile of consumers entering debt review. She noted that higher income and more financially educated consumers are more likely to make use of debt review.

Banks are also slowly beginning to see more consumers previously regarded as "medium risk" entering the process. There could be two ways of interpreting this.

It could be a positive development, with consumers recognising their financial difficulties earlier and getting help before their situation deteriorates much further.

Alternatively, it could indicate that the traditional measures being used to assess risk are not showing the full picture.

A consumer may appear to be medium risk based on the information available to a credit provider while, behind the scenes, they are juggling numerous expenses and experiencing much greater financial pressure.

Razia also made an interesting observation about the way people at different income levels respond to financial pressure. Many South Africans have, through necessity and experience, learned how to "be broke".



They know how to cut back, make do, postpone purchases and adjust when money becomes tight.

More affluent consumers may have far less experience in making those adjustments and using things like loyalty programs and discount shopping. When their financial circumstances suddenly change, they panic and struggle to adapt their lifestyle quickly enough. Rather than immediately reducing expenditure, they may turn to available credit to try to maintain their existing lifestyle.

It was another reminder that income alone does not necessarily indicate how financially vulnerable a consumer is.

And it brought Razia's presentation back to an important question for the industry: could these behaviours be recognised earlier so that consumers can be helped before their financial situation reaches crisis point?

GETTING THE BUREAUS ON THE SAME PAGE

Alison Magrath from the CBA was next to take the stage, providing delegates with an update on the CBA platform and work being done to improve the debt review clearance process.

One of the most encouraging developments has been the significant improvement in alignment between the five participating credit bureaus.

When the platform was introduced in March 2026, bureau alignment was sitting at around 37%. Following weekly alignment meetings, this had improved to around 95% during May and June. Submission acceptance rates had similarly improved from around 90% in March to almost 99% in May.

Alison also provided practical guidance on some of the issues that continue to cause confusion or delays. She discussed requirements around clearance certificates, paid up letters, credit profiles and the removal of debt review flags.

She also explained some of the common reasons submissions are rejected and updated delegates on strengthened fraud prevention measures, which have now been largely automated.



Looking ahead, there was discussion around further improvements to the platform, better data integrity, greater automation and reducing the industry's reliance on manual documentation.

The presentation ended with Alison fielding questions from delegates, giving those using the platform an opportunity to raise some of the practical issues they encounter, and get answers directly from the CBA.



WHAT HAPPENS NEXT?

After lunch and another decent opportunity to network, Casper le Grange returned to the stage. He used the session to look back at some of the issues raised during the day. He ran through the different speakers and presentations and invited delegates to share their own thoughts, feedback and experiences.

Casper acknowledged that one conference cannot change everything, but it can help shape what happens in the months that follow.

He returned to the coffee bean analogy from earlier in the day, and the importance of treating consumers with care as they move through a difficult financial journey.

The challenge now is to take the discussions from the conference and turn them into improvements that can help that transformation happen. One area Casper believes requires greater attention is the Credit Industry Forum (CIF).

He called for increased efforts at CIF level, regular meetings and better reporting back to the different parties in the industry about what is being discussed and what progress is being made.

The discussion also turned to DCRS, with delegates raising some of the practical challenges they encounter. Some credit products simply don't fit comfortably within the current restructuring framework. Examples raised

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The below links take you to step-by-step guides on how to use the DC Portal on DREX.

How to Register on the DC Portal

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Introduction to the DC Portal

CLICK HERE

Accessing a Consumer's Profile

CLICK HERE

from the audience included very large loans and vehicle finance agreements with substantial balloon payments, which can push the existing system beyond what it was designed to accommodate.

Then the topic of Fees surfaced again.

This was something that started to be discussed at CIF but was then shut down (disappointingly). Casper called for a review of a fee structure that has now remained largely unchanged for 11 years and which he described as increasingly unsustainable.

But his argument was about more than simply increasing fees.

The way people are paid can influence the way they work. Casper argued that the industry needs a fee structure that encourages better behaviour and better performance, rather than creating conditions that encourage high volume "sausage factories", removal mills and corner cutting.

Perhaps one of the strongest messages from Casper's closing session was the need to look beyond individual complaints. When a problem affects consumers repeatedly, dealing with it one consumer at a time does not necessarily address the reason the problem keeps happening.

Instead, the industry needs to use the information and data available to identify where things are going wrong



and then fix the underlying systems. Solve the problem at a system level, and the improvement can benefit thousands of consumers at the same time.

It brought the day's discussions neatly back to the conference's central theme.

Find out where the ball is being dropped. Then work together to make sure it isn't dropped again.





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A SUCCESSFUL DAY

With around 200 people in attendance, the 2026 DCASA Annual Conference brought together Debt Counsellors and representatives from across the wider credit and debt review industry.

Despite tackling some serious and sometimes difficult issues, the atmosphere throughout the conference was positive and guests clearly enjoyed the day.

There was plenty of laughter, opportunities to participate, prizes to be won and lots of time to catch up with old friends and make new connections.

The sponsors and vendors also played an important part in the day, giving delegates the opportunity to learn more about the different services available to the industry while enjoying some valuable face to face networking.

Ultimately, though, the success of the conference will be measured by what happens next.

If the discussions around better data, improved communication, sustainable fees, stronger systems and greater cooperation continue in the months ahead, then the conference will have achieved much more than simply bringing 200 people together for a day.

So now, as an industry, there is a chance to take the thoughts discussed and put them into action so that we don't drop the ball.



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LED BY: DR CHARLOTTE VAN SITTERT

A close-up photograph of a white golf ball with a dimpled texture, sitting on a red plastic tee. In the background, a dark-colored golf club, likely a driver, is visible but out of focus. The scene is set on a green grassy field under bright, natural light.

DCASA
GOLF DAY
2026

A DAY ON THE GREENS

by Zak King

Following their Annual Conference, DCASA held its very first Golf Day at the Ebotse Golf Estate in Gauteng, and I got to spend most of the day in the middle of all the action.

I wasn't there to chase a great score or even hit any golf balls around. I stick to the driving range once every 5 years and know my limits. Instead, I spent much of the day just helping out, riding around the greens in a golf cart, checking in on sponsors and players and generally seeing how things were going. It was a great way to experience the event. I got to see a little bit of everything, and there was plenty to see.



AN EARLY START

Players assembled early, with everyone receiving a welcome pack containing hats, socks and various other gifts before heading out onto the course.

Behind the scenes, a full squad of DCASA volunteers were already hard at work. Vanessa, Zinelle, Johnny, Leandie and Annienne were leading the charge, ensuring everyone was registered, organised and pointed in the right direction. Once the Four Balls had been sorted out, it was time for players to jump into their golf carts and head off to their allocated starting holes.

There was a real mixture of experience among the players. Some had clearly spent a fair amount of time on golf courses and arrived with decent handicaps and a good idea of what they were doing. Others were considerably newer to the sport and were perhaps just hoping that most of their golf balls would make it back with them at the end of the day (they did not).

The diverse handicaps added to the fun.

AROUND THE COURSE

The Ebotse course provided plenty of challenges.

With its links style layout, stretches of water, sand traps and other hazards, there were plenty of opportunities for good shots, bad shots and shots that disappeared into places where nobody felt particularly motivated to go looking for them. There were probably no crocodiles, but no one wanted to find out.

Throughout the day Ebotsi also kept track of the competition, including things such as longest drives, closest to the pin, overall scores and, importantly, who made particularly enthusiastic use of their mulligans.

While driving around the course, I got to see some impressive golf, less impressive golf and a few shots that were probably best forgotten. I also got to see some rather unconventional golfing decisions.

At the first hole, ONE had set up a sponsor tent with chocolates, umbrellas and sunscreen. Some of the chocolates were even shaped like golf balls! Eventually somebody looked at one of those chocolate golf balls, looked at the tee and decided to see what would happen. The chocolate ball was carefully placed on the tee as we gathered around to watch, and then it was promptly destroyed in an explosion of chocolate.

I am not sure how they scored that, but it was just one of many fun moments throughout the day.



A PARTY EVERY FEW HOLES

Six of the 18 holes were sponsored, and the sponsor stands became little social stops around the course.

ONE kept the players supplied with chocolates, umbrellas and sunscreen, while SAB made sure refreshments were available.

Debtfreeze (a debt counselling practice) had refreshments, games and snacks waiting for the players.

Suremarx brought Jenga, shots, music and a very happy team who created a great vibe around their hole.

IPDA sponsored two holes and went big, setting up a massive tent and rest area where players could stop for coffee, or try one of several more adult coffee flavoured beverages.

What stood out to me was how much fun these sponsored stops added to the day. Instead of everyone simply racing through 18 holes, there were opportunities to stop, laugh, have something to eat or drink and spend a few minutes chatting. In many ways, that was what made the day work so well.

A BIG thank you goes out to the sponsors (others sponsored four balls) who helped cover the costs and make the event possible.





MORE THAN GOLF

As mentioned, golf is not a sport that everyone plays. Some people love it and play regularly, while others spent most of their round discovering previously unexplored parts of the golf course as they try to locate their ball.

But the Golf Day was never only about golf.

Most of us in the debt review industry normally interact within a structured setting. We tend to email or maybe call each other, we might occasionally meet at conferences, workshops or the annual Debt Review Awards. That is normally how we interact, if at all. The Golf Day provided a very different setting.

People had several hours to spend together, without rushing off to the next appointment or staring at a screen.

As I rode around checking in with the different groups and sponsors, I saw people talking, joking and enjoying one another's company. There were naturally plenty of conversations about debt review and the industry we all work in, but they happened in a much more relaxed environment. There was also lots of laughter and even some choice cursing.

People who might normally only exchange an email or briefly say hello at a conference, suddenly had time for a relaxed conversation.



That was probably the most valuable part of the day, because I got to have some meaningful conversations. Golf provided the excuse, developing relationships and spending time together was the real benefit.

AND THE WINNERS ARE...

Eventually the clubs were packed away, and everyone gathered for a pitstop back at the all-important 19th hole, and then dinner.

After several hours out on the course, the tasty buffet in the dining area was very welcome. Even though there were snacks and food during the day, a full day wondering around the giant course, in the glorious sunshine was enough to build up quite an appetite.

During dinner, the results from the various competitions were announced and a range of prizes were handed out. Several sponsors had contributed prizes, including golf equipment and various novelty items. Thank you to Ebotsi, SAB, DCASA and Tavcor VW.

Not every prize required outstanding golfing ability. There were also awards for fun things like the most sunburnt player, and the person who ended up spending the most time out on the course. Former Springbok, Breton Paulse (who had been MC the previous day at the DCASA Conference) was on hand to beg attendees to organise golf lessons for DCASA President and motivating force behind the golf day Mr Casper le grange.

I helped with the announcements and joined Zinelle in handing out the prizes, which was a fun way to finish off the day.



There was plenty of good-natured teasing, applause and laughter as people collected their prizes and compared stories from around the course.

A SUCCESSFUL FIRST SWING

For a first-time event, the DCASA Golf Day came together extremely well.

The sponsors played an important role in helping cover the costs and added enormously to the experience around the course. The DCASA volunteers worked throughout the day to keep everything running, while the players arrived with exactly the sort of attitude needed to make an event like this enjoyable.

Not everyone who attended was a serious golfer, but that really didn't matter. What mattered was getting people out of their normal working environment and giving them the opportunity to spend time together in a completely different environment.

We spend a lot of time talking about relationships and cooperation within the debt review industry and events like this give those relationships an opportunity to grow naturally.

By the end of the day, there were plenty of tired golfers, a few sunburnt faces and probably several golf balls resting permanently at the bottom of Ebotse's water hazards. But there were also plenty of smiles, new conversations and stronger connections.



I suspect that, with time, nobody will remember exactly who landed in which bunker or how many mulligans were taken, but *they will remember the people they spent the day with*. And that's what made it a great day on the greens.



**CONTINUED PROFESSIONAL
DEVELOPMENT READING**

CBA Portal Update

Debt Counsellors!

This is a CPD Industry Reading Article.

NCR registered Debt Counsellors can use
the link to access the attached survey to
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CBA PORTAL UPDATE



HELPING CONSUMERS GET CLEARANCES

Debt Counsellors using the CBA Portal to process consumer clearances online will be pleased to hear that several improvements have already been made, with further enhancements being considered.

Since the portal was introduced in March 2026, work has been underway to enhance consistency between the five participating credit bureaux, reduce submission problems and make the clearance process run more smoothly.





STRONGER ALIGNMENT BETWEEN CREDIT BUREAUX

When the portal was first introduced, alignment between the five participating credit bureaux was reportedly around 37%. This meant that the same submission could produce different responses at different bureaux.

Weekly alignment meetings involving the participating bureaux have really helped improve consistency. Alignment reportedly recently reached approximately 95% (during May and June).

Submission acceptance rates have also increased, rising from approximately 67% in March to almost 99% in May.

These weekly sessions are expected to continue. The aim is to ensure that all participating bureaux apply the platform's validation rules consistently and quickly address any differences that arise.

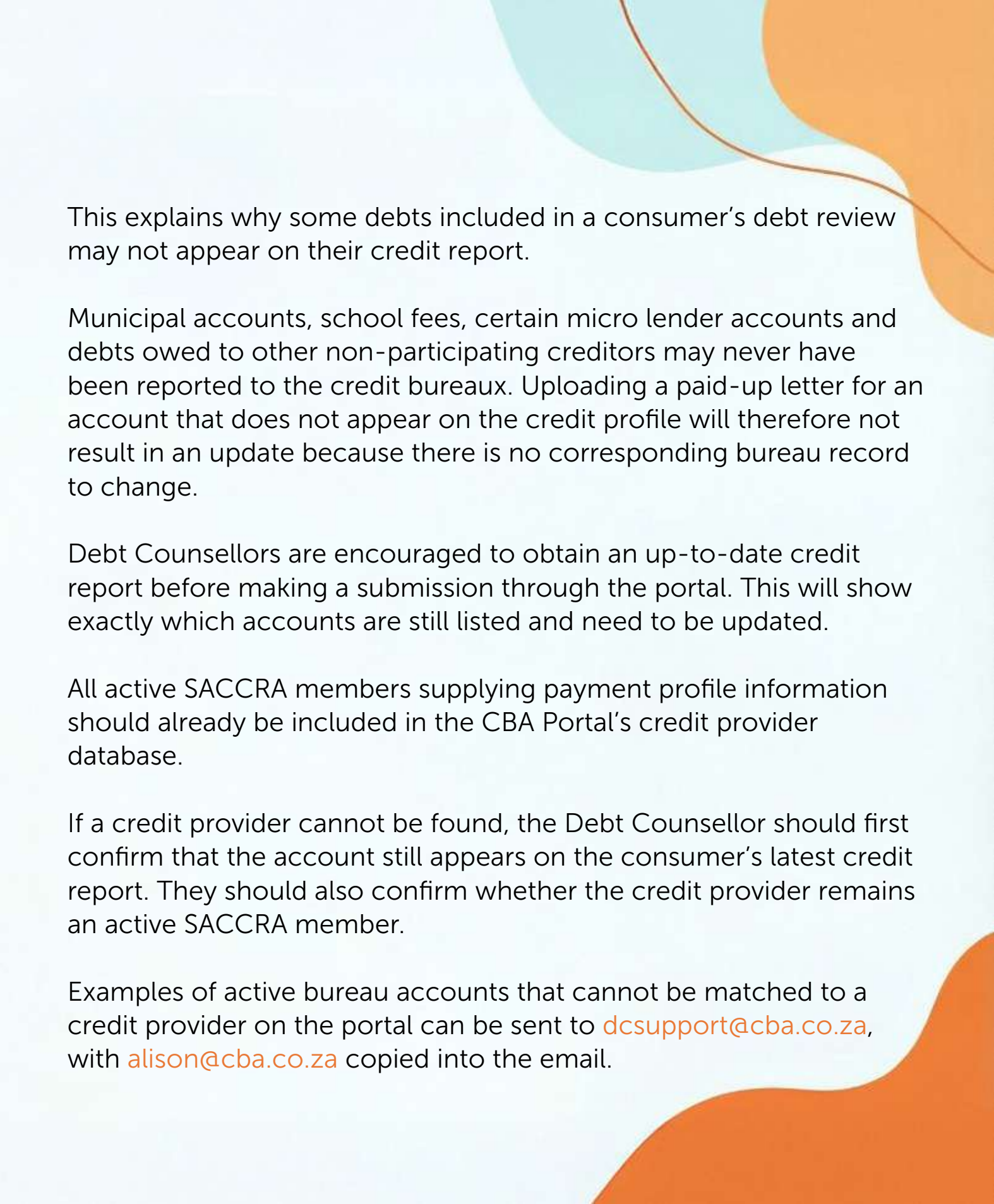
WHAT CREDIT BUREAUX SEE & DON'T SEE

Debt Counsellors are responsible for ensuring that all the legal requirements have been met before issuing a clearance certificate.

This includes confirming that:

- All debts included in the debt review have been settled, prescribed or otherwise legally extinguished.
- The clearance certificate has been correctly issued.
- The certificate corresponds with the applicable Form 17.1 and any relevant court or consent order.
- All requirements under the National Credit Act have been met.

Credit bureaux cannot verify all these legal requirements. They are dependent on the Debt Counsellors efforts. They do not receive the Form 17.1 document or the Court Order. Their records reflect payment profile information supplied by credit providers that participate in the South African Credit and Risk Reporting Association (SACCRA).



This explains why some debts included in a consumer's debt review may not appear on their credit report.

Municipal accounts, school fees, certain micro lender accounts and debts owed to other non-participating creditors may never have been reported to the credit bureaux. Uploading a paid-up letter for an account that does not appear on the credit profile will therefore not result in an update because there is no corresponding bureau record to change.

Debt Counsellors are encouraged to obtain an up-to-date credit report before making a submission through the portal. This will show exactly which accounts are still listed and need to be updated.

All active SACCRA members supplying payment profile information should already be included in the CBA Portal's credit provider database.

If a credit provider cannot be found, the Debt Counsellor should first confirm that the account still appears on the consumer's latest credit report. They should also confirm whether the credit provider remains an active SACCRA member.

Examples of active bureau accounts that cannot be matched to a credit provider on the portal can be sent to dcsupport@cba.co.za, with alison@cba.co.za copied into the email.

GETTING THE DOCUMENTS RIGHT

Clearance certificates submitted through the portal must be correctly certified and dated.

They must include the consumer's correct details, clearly identify the consumer and list all the accounts that still need to be updated at the credit bureaux. Incomplete certificates and certificates that have not been correctly certified will continue to be rejected.

Paid-up or prescription letters are still required where the relevant account appears on the consumer's credit profile. If an account no longer appears, there will generally be no need to obtain or upload a letter because there is no bureau record to update.

Progress has reportedly been made following engagements with the Banking Association South Africa and individual credit providers. More settled and prescribed accounts are now being updated directly with the credit bureaux. This should gradually reduce the need for manual documentation.

Debt Counsellors who continue to receive undated prescription letters, or who struggle to obtain acceptable documentation, should escalate these cases. Recurring examples can then be raised directly with the relevant credit providers.

Debt Counsellors should also pay close attention to the expected submission timeline:

- The Debt Help System should be updated at least three days before a submission is made through the CBA Portal.
- Once all the required documents have been correctly submitted, the bureaux should generally complete their updates within approximately four business days.

If all documents have been accepted but the debt review flag remains active beyond this period, the matter should be escalated for investigation. Some of the most common reasons for submissions being rejected include:

- Incorrectly certified clearance certificates.
- Certificates certified by unauthorised people or relatives.
- Credit reports uploaded instead of clearance certificates.
- Password protected or encrypted paid-up letters.
- Incomplete supporting documents.
- Incorrect or missing consumer information.

Where no credit providers or debts can be allocated on the credit bureau, a completed clearance certificate showing that there is no outstanding debt can be submitted for removal of the consumer from debt review provided that the Debt Counsellor has also updated the DHS with the requisite F1 or F2 status.

The need to obtain additional credit reports can increase the cost of processing a clearance. You can request the consumer to obtain his/her free credit report from one of the credit bureaux.



STRONGER FRAUD PREVENTION

One important feature of the portal is its ability to help detect possible fraud by unscrupulous parties attempting to submit false or altered documents.

When the system identifies a document that may be fraudulent, it triggers a formal investigation process. Much of this process has now been automated, helping the CBA, participating credit bureaux and the NCR respond more quickly and consistently.

When a potentially fraudulent document is identified:

- A Code 11 rejection is issued.
- The Debt Counsellor's access to the portal is automatically suspended.
- The National Credit Regulator and participating bureaux are notified.
- The matter is investigated.

If the investigation confirms that the fraudulent document came from the consumer and that the Debt Counsellor was not responsible, access can be restored. The Debt Counsellor can then submit a new application using valid documentation. Automating this process is expected to improve consistency and reduce the time needed to investigate suspected fraud.



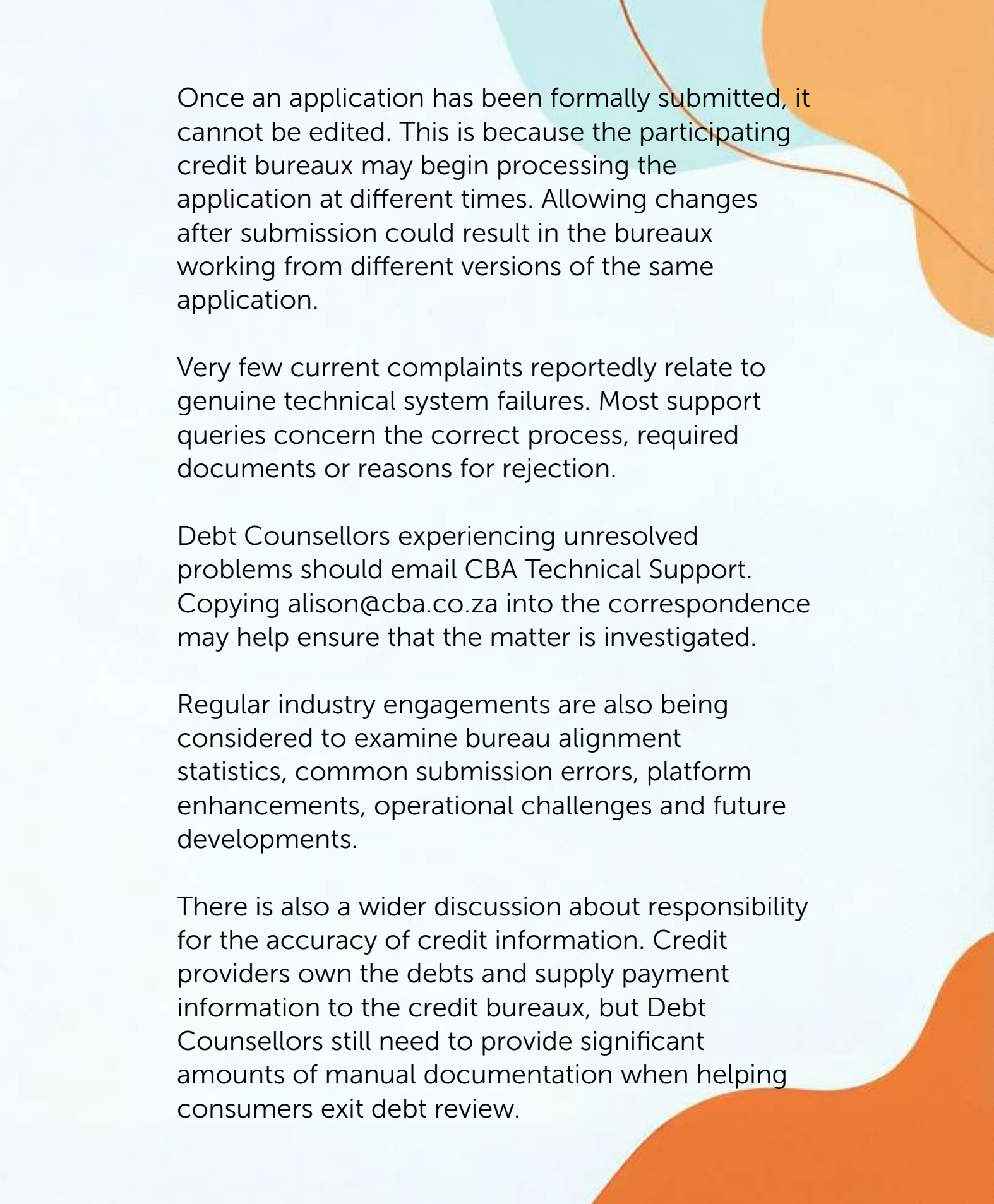
FURTHER ENHANCEMENTS BEING CONSIDERED

Following engagement with Debt Counsellors and industry associations, several possible improvements to the CBA Portal are now being considered.

These proposed changes are intended to make the portal easier to use and reduce common problems experienced when preparing submissions.

These include:

- Introducing a function that allows an application to be saved as a draft before submission.
- Automatically deleting draft applications after a 7 day period.
- Moving the Reset button to reduce the risk of applications being deleted accidentally.
- Improving the experience for smaller Debt Counselling practices that complete submissions manually.



Once an application has been formally submitted, it cannot be edited. This is because the participating credit bureaux may begin processing the application at different times. Allowing changes after submission could result in the bureaux working from different versions of the same application.

Very few current complaints reportedly relate to genuine technical system failures. Most support queries concern the correct process, required documents or reasons for rejection.

Debt Counsellors experiencing unresolved problems should email CBA Technical Support. Copying alison@cba.co.za into the correspondence may help ensure that the matter is investigated.

Regular industry engagements are also being considered to examine bureau alignment statistics, common submission errors, platform enhancements, operational challenges and future developments.

There is also a wider discussion about responsibility for the accuracy of credit information. Credit providers own the debts and supply payment information to the credit bureaux, but Debt Counsellors still need to provide significant amounts of manual documentation when helping consumers exit debt review.

Possible longer-term changes include:

- Making it compulsory for credit providers to update bureau information.
- Improving the quality and accuracy of account information.
- Increasing automation between credit providers and credit bureaux.
- Reducing reliance on manual paid-up letters.
- Making the debt review clearance process faster and more efficient.

Some of the current administrative difficulties are linked to limitations in the National Credit Act rather than the design of the portal itself. These broader issues are expected to be raised through the Credit Industry Forum and future legislative reviews.

The latest figures show that the portal has already become more consistent since its launch. Better alignment between the bureaux, clearer guidance and further automation should help make the clearance process easier for Debt Counsellors and quicker for consumers who have completed debt review.



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Important Notes

- When submitting your application, please quote the reference number of the position on the subject line of your email.
- Kindly ensure that your CV has your academic record and one character reference letter from your educational institution.
- Shortlisted candidates will be required to undergo the pre-employment checks.
- The NCT reserves the right not to fill these positions.
- Late applications will not be considered.

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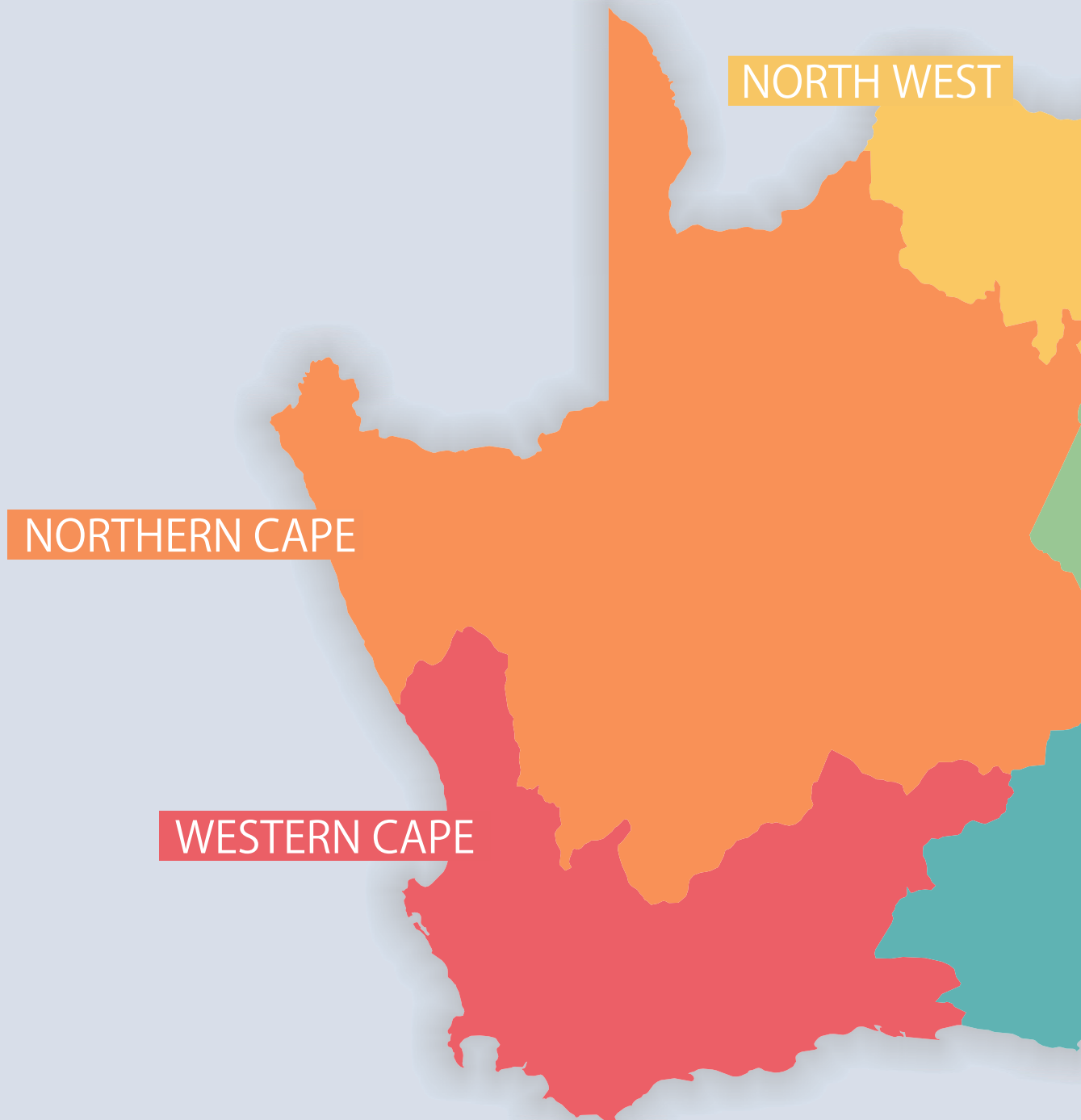
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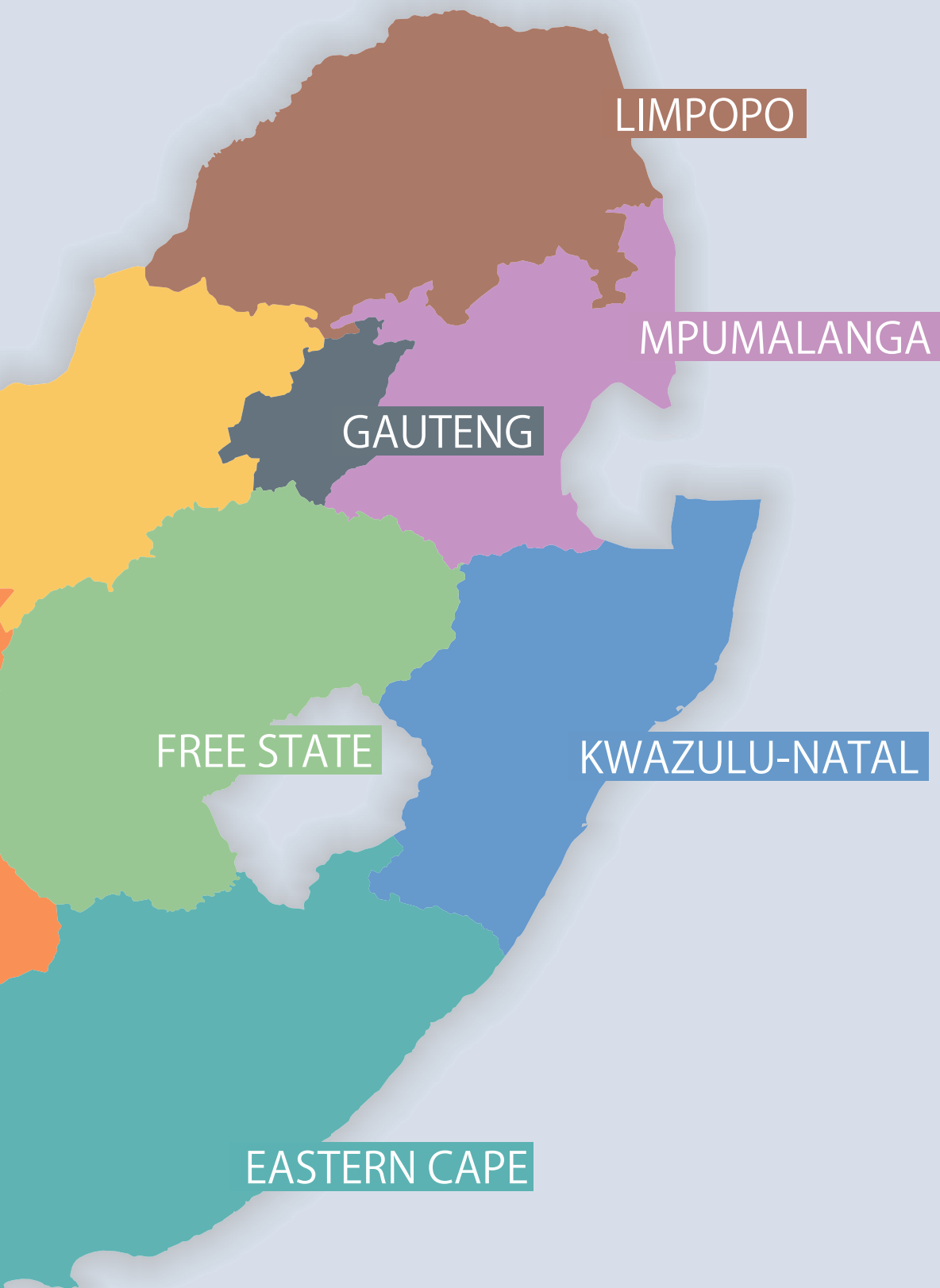
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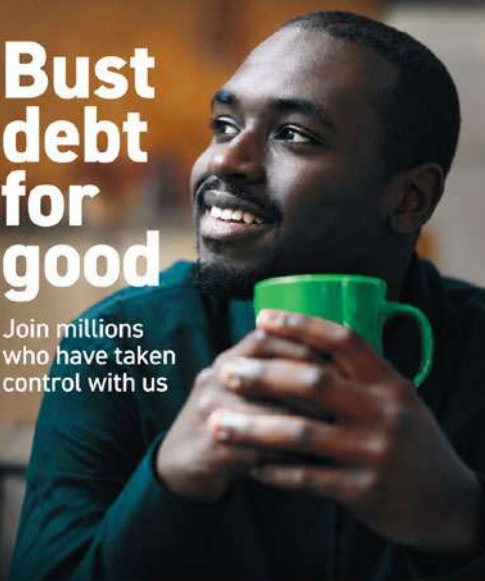
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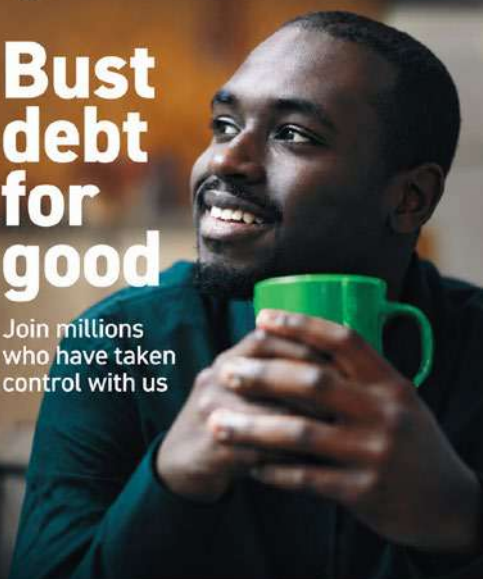
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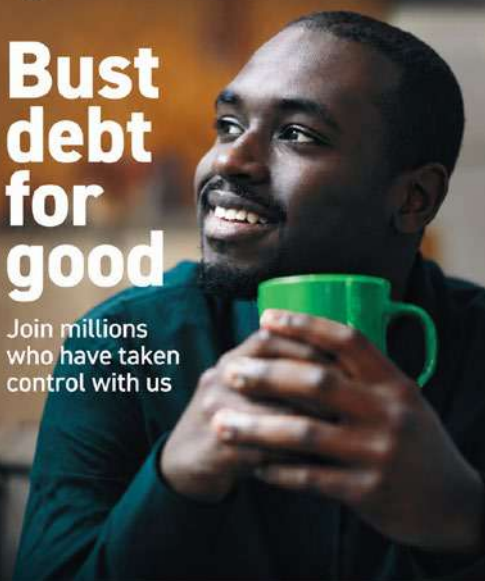
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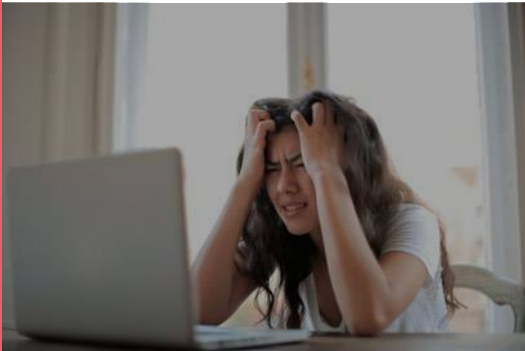
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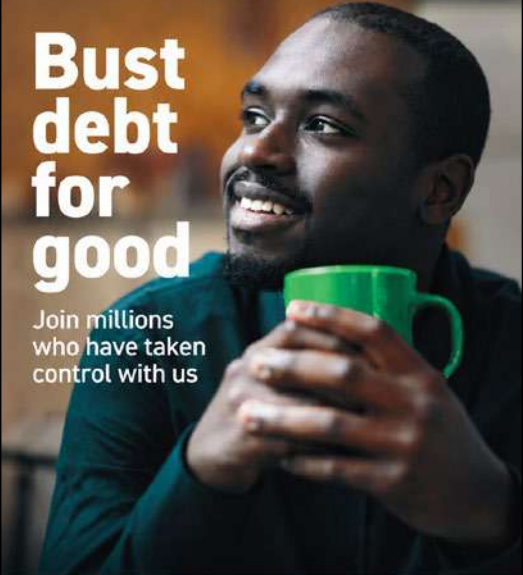
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Tel: 021 872 1968

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adri@steyncoetzee.co.za



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wendy@accountability.co.za

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admin@cession.co.za

Clearscore
regulatory@clearscore.co.za

Clicknhire
christiel@clicknhire.co.za

**Consumer Profile
Bureau**
marina@cpbonline.co.za

Credit Gateway
compliance@creditgateway.co.za

**Cred-IT-Data Online
Holdings**
bureau@creditdata.co.za

CreditWatch
marina@cpbonline.co.za

**CrossCheck
Information Bureau**
marina@crosscheckonline.co.za

Credit Bureau Association

info@cba.co.za
www.cba.co.za



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www.safps.org.za

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sardagh@e-intelligence.com

Fides Cloud Technologies
craig@fidescloud.co.za

Finch Technologies
chris@finchinvestments.co.za

I-Bureau Services
abrie@ibureau.services

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shane@v-report.co.za

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support@inoxico.com

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chrisjvr@kudough.co.za

Lexisnexis Risk Management
kim.bastick@lexisnexis.co.za

Lightstone
chrisb@lightstone.co.za

Loyal1
tshepiso@loyal1.co.za

Managed Integrity Evaluation
marelizeu@mie.co.za

Maris IT Development
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National Validation Services
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juan@thisisme.com

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Transaction Capital Credit Health
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DEBT REVIEW
NIMBLE GROUP

CONTACT DETAILS

Dear Debt Counsellors,

RE: NIMBLE DEBT REVIEW CONTACT INFORMATION, ESCALATION PROCESS AND BANKING DETAILS.

This letter serves to communicate to the Credit industry to use the following contact details for Nimble when processing Debt Review related applications, enquiries, queries and complaints escalation process.

Kindly take note, Nimble hereby consents to service all legal documents applicable to Debt Review herein by way of email.

Email & Task Type	Contact Details
Forms 17.1 and 17.7	drcob@nimblegroup.co.za
Forms 17.2, Proposal Summaries, Cascade plans & Court orders	drproposal@nimblegroup.co.za
Forms 17.2 Rejection, 17.W & Form 19	drtermination@nimblegroup.co.za
Forms 17.3, General queries, settlements, balance, refunds, statements, Paid up letter request & reckless lending allegations, payment allocation queries & Complaints	drqueries@nimblegroup.co.za

DEBT REVIEW DEPARTMENT CONTACT NUMBERS:

JHB Office: +27 87 250 5533
CPT Office: +27 21 830 0711

CUSTOMER CARE DEPARTMENT CONTACT INFORMATION:

CPT Office: +27 87 286 0223
Info@nimblegroup.co.za

DEBT REVIEW ENQUIRIES ESCALATION MANAGEMENT ORDER CONTACT DETAILS

Kindly note that escalations must only be done once you have sent your request to the above-mentioned contact email addresses and if your requests are out of SLA in lieu Debt Review forms response business days stipulated in the NCR Act.

1ST Line escalation

Aletta Molelekeng
Team Manager: Process Recoveries
D: +27 87 283 3210
E: AlettaM@nimblegroup.co.za

2ND Line escalation

Sharonne Dirk
Ops Manager: Customer Care & Process Recoveries
D: +27 21 830 0713
E: SharonneD@nimblegroup.co.za

3RD Line escalation

Zivia Koff
Ops Executive: Customer Care & Process Recoveries
D: +27 21 492 4554
E: ZiviaK@nimblegroup.co.za

CAPITEC BANK CONTACT DETAILS

General Debt Review Enquiries:

ccsdebtreviewqueries@capitecbank.co.za



CAPITEC
BANK

Contact Details Standard Bank Debt Review



APPLICATIONS & PROPOSALS



**DRApplications@
standardbank.co.za**

- ✓ Form 17.1 & Form 17.2
- ✓ Proposals
- ✓ Court Orders
- ✓ Insurance Documents
- ✓ Clearance Certificates



ACCOUNT ADMINISTRATION



**DebtReviewAdmin@
standardbank.co.za**

- ✓ Balance Requests
- ✓ Account Statements
- ✓ Refunds & Transfers
- ✓ Information Updates
- ✓ Account Closures



DEBIT ORDER SUPPORT



**DebtReviewDebitOrder@
standardbank.co.za**

- ✓ Activations
- ✓ Amendments
- ✓ Cancellations



SERVICES & DISPUTES



**DebtReviewServices@
standardbank.co.za**

- ✓ Form 17.3 Requests
- ✓ Payment Confirmations
- ✓ Reinstatements
- ✓ Balance Disputes
- ✓ Termination Disputes



CONTACT CENTRE

0861 111 402



Monday to Friday
08:00 – 16:30



ESCALATIONS



**debtreviewescalations@
standardbank.co.za**

debtcounselling@africanbank.co.za

For more information about the
escalation process please contact
the call centre



0860 111 2265

For more information
about the escalation
process please contact
the call centre

Distressed Customer Solutions

Head: Distressed Customer Solutions

Jaco Van Der Merwe | jaco.vanderm@absa.africa

National Manager:

Kendrick Chauke
kendrick.chauke@absa.africa

Document Management:

NonkululekoMdhuli
Nonkululeko.Mdhuli@absa.africa
&
Nangamso Mangengelele
Nangamso.Magengelele@absa.africa

Restructures:

Melinda Phaahla: Manager
melinda.phaahla@absa.africa

COB & Proposals:

Jared Moorgas: Manager
jared.moorgas@absa.africa

Terminations:

Johnny Maitland: Manager
johnny.maitland@absa.africa

ABSADebtReviewDocuments@absa.africa

Debt Review Documents

Please avoid including multiple Absa email addresses when sending DC documents

debtreviewqueries@absa.africa

General Enquiries

TAT: 10 business Days
Balances / Statements / Disputes /
Settlements / Reinstatements / Termination

Solutions Management Team

Customer Solutions:

customerwe3@absa.Africa



National Manager:

Landie Mkhonza
landie.ntuli@absa.africa

Reckless & PDA:

Tsungai Muswerakuenda
tsungai.muswerakuenda@absa.africa

Debt Review Call Centre:

Allison Buys: Team Leader
allisonadele.buys@absa.africa

Legal:

Pumza Nciweni: Manager
pumza.Nciweni@absa.africa

Debt Review Queries:

Lungile Mnguni: Manager
lungile.mnguni@absa.africa

Debt Review Queries:

Tracy Newman: Manager
tracy.newman@absa.africa

Escalation Process

- 1st Level Escalations - Contact the respective **Department Manager** directly
- 2nd Level Escalations - Contact the respective **National Manager**
- 3rd Level Escalations - Contact the **DCS Head**, Jaco van der Merwe

a.co.za

0861 22 22 72

Call Center

Refunds / Status / Closures /
Terminations / COB / Proposals / General

Balances / Statements / Disputes / Refunds / Status /
Closures / Settlements / Reinstatements / Termination /
COB / Proposals / General)



FNB Retail Collections Escalation Process

Call Centre: 087 730 1166

Kindly utilize the options that are available
through the directory:

1. Debt Counsellors
2. Client
3. Branch or Product House on Behalf of Client

Escalations:

Email Address: FRBMailbox@firststrand.co.za

Please include the subject matter of
your escalation in your email.

NEW Dedicated mailbox for handling follow
ups and escalations on first time proposals:
proposalescalations@fnb.co.za

OMFDebtReview@oldmutual.com



OLDMUTUAL

Nedbank Contact

Centralized Contact

debtcounselling@nedbank.co.za

Call Centre

0860 109 279

Queries

debtcounsellingqueries@nedbank.co.za



Nedbank

Escalation Process

1

First Escalation

dcescalation1@nedbank.co.za

(after 5 business days from first point of contact)

2

Second Escalation

dcescalation2@nedbank.co.za

(after 2 business days from 1st Escalation)

3

Final Escalation

NBdcescalations@nedbank.co.za

(after 2 business days from 2nd Escalation)



Nedbank

Debt Counselling Management Team

Head Debt Counselling
Pamela Masilela
PamelaMas@Nedbank.co.za

Senior Manager:
Index + COB
Mohamed Asmal
mohamedas@nedbank.co.za

Manager:
Restructures & Terminations
Shalina Rampersad
ShalinaR@Nedbank.co.za

Senior Manager:
Credit Assessment
Susan Bothma
susanb@nedbank.co.za

Senior Manager:
Attorney Management
Sasha-Lee Greeff
sasha-leeG@nedbank.co.za

Manager:
Proposals
Victor Noah
VictorNo@Nedbank.co.za

Senior Manager:
Payment Monitor
Keyam Suliman
ksulliman@mfc.co.za

Senior Manager:
Relations and Support
Loanda Rorke
lrinke@mfc.co.za





012 674 7000

For more information about the
escalation process please contact
the call centre

For updated consent to service documentation
please contact the call centre.

CAPITAL DATA

POWERED BY  NUTUN

Department	Email	1 st Escalation	2nd Escalation	3 rd Escalation
Form 17.1	capitaldata@nutun.com 011 560 4285	Bhavna Perumal BhavnaR1@capitaldata.co.za 011 560 6604	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
Form 17.2, Debit Order cancellations	17.2 @capitaldata.co.za	Bhavna Perumal BhavnaR1@capitaldata.co.za 011 560 6604	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
Proposals	Proposals@capitaldata.co.za 011 560 4371	Christiaan Van Zyl ChristiaanV@capitaldata.co.za 011 560 6365 Irene Maano IreneM2@capitaldata.co.za 011 560 6440	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
Reckless Lending	Recklesslending@capitaldata.co.za 011 560 4371	Ashwyn Brown AshwynB@Capitaldata.co.za 011 560 6596 Francinah Motsepe FrancinahM@capitaldata.co.za 011 560 6596	Michelle Whitaker Michellew1@capitaldata.co.za 011 560 6495	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com

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 115 West Street, Sandown, Gauteng
 PO Box 2413, Pinegowrie, 2123, Docex DX29, Randburg
 Nutun Business Services South Africa (Pty) Ltd T/A Capital Data
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CAPITAL DATA

POWERED BY  NUTUN

Department	Email	1 st Escalation	2 nd Escalation	3 rd Escalation
Court Applications	Courts@capitaldata.co.za 011 560 4371	Christiaan Van Zyl ChristiaanV@capitaldata.co.za 011 560 6365 Irene Maano IreneM2@capitaldata.co.za 011 560 6440	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
Paid Up Letters / Clearances	Clearance@capitaldata.co.za 011 560 4285	Bhavna Perumal BhavnaR1@capitaldata.co.za 011 560 6604	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
17.W / Terminations	17.W@capitaldata.co.za 011 560 4285	Bhavna Perumal BhavnaR1@capitaldata.co.za 011 560 6604	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
17.3 Change in Circumstance	17.3@capitaldata.co.za 011 560 4371	Ashwyn Brown AshwynB@Capitaldata.co.za 011 560 6596 Francinah Motsepe FrancinahM@capitaldata.co.za 011 560 6596	Michelle Whitaker Michellw1@capitaldata.co.za 011 560 6495	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
Balances / Refunds General Enquiries	Queries1@capitaldata.co.za 011 560 4285	Ashwyn Brown AshwynB@Capitaldata.co.za 011 560 6596 Francinah Motsepe FrancinahM@capitaldata.co.za 011 560 6596	Michelle Whitaker Michellw1@capitaldata.co.za 011 560 6495	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com
Reconciliations	Pay@capitaldata.co.za 011 560 4371	Frederick Reyneke FrederickR@capitaldata.co.za 011 560 6035	Desmita Meersingh Maharaj DesmitaM@capitaldata.co.za 011 560 6520	Anila Jai Jai Pillaye AnilaP@capitaldata.co.za 011 560 6014 Graeme Fourie GraemeF@nutun.com



**CONSUMER
FRIEND**
OUTSOURCE SPECIALISTS



CONSUMER FRIEND ESCALATION PROCEDURE

In order for us to service your request efficiently and achieve quick turn-around times, we request that you direct your emails to the following applicable departments:

Email & Task Type	Contact Details	Turn-Around Times	Contact Details For Escalations
17.1; 17.2; 17.W; 17.5; 17.6; 17.7	applications@consumerfriend.co.za	5 Business Days	yogeshnee@consumerfriend.co.za
17.3	17.3@consumerfriend.co.za	10 Business Days	traceyjo@consumerfriend.co.za
Courts	courts@consumerfriend.co.za	5 Business Days	tusani@consumerfriend.co.za
Reckless Lending Enquiries	recklesscredit@consumerfriend.co.za	15 Business Days	nirvana@consumerfriend.co.za
Clearance Certificates	clearance@consumerfriend.co.za	10 Business Days	traceyjo@consumerfriend.co.za
Customer Accounts & Terminations	customeraccounts@consumerfriend.co.za	5 Business Days	yogandreen@rebinc.co.za
Complaints	complaints@consumerfriend.co.za	2 Business Days	maheshree@consumerfriend.co.za
Refunds	refunds@consumerfriend.co.za	60 Business Days	suegendrie@consumerfriend.co.za
DreX Portal Access & Queries	drexsupport@consumerfriend.co.za	5 Business Days	tebogol@consumerfriend.co.za
Proposals	proposals@consumerfriend.co.za	10 Business Days	tracey@consumerfriend.co.za

Please do not CC multiple email addresses

QUERIES

Queries and portal access: drexsupport@consumerfriend.co.za
DC Relationship Manager: chantell@upstreamgroup.co

OFFICE CONTACT DETAILS

Telephone: +27(0)31 251 4151