NCR Procedures for Queries Complaints and Escalations

Circular 06 of 2026

This circular is applicable to all consumers, registrants, industry associations, and representatives.

PURPOSE OF THIS CIRCULAR

1. The National Credit Regulator ("NCR") has noted instances in which consumers, registrants, industry associations and representatives bypass the responsible departments and prematurely escalate queries, complaints and disputes directly to the Chief Executive Officer ("CEO") or other members of the Executive Committee ("EXCO").

2. All parties are required to use the relevant NCR departmental channels and follow the applicable process before requesting executive intervention. This applies equally to credit providers, debt counsellors, credit bureaus, payment distribution agents, alternative dispute resolution agents, industry associations, attorneys and other representatives.

3. Premature escalation disrupts case management, duplicates work and may create an inaccurate impression that a matter is urgent or has not received attention. The prescribed channels support

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consistent decisions, proper record keeping and fair treatment of all parties, including those whose matters are already being processed.

THE STATUTORY MANDATE OF THE NCR

4. The NCR performs its functions under the National Credit Act 34 of 2005 ("NCA"). Its responsibilities include:

   4.1. Receiving complaints about alleged contraventions of the NCA and investigating and evaluating alleged non-compliance, including through the processes in sections 136 and 139.

   4.2. Monitoring the consumer credit market and registrants' compliance with the NCA and their conditions of registration, as contemplated in section 15.

   4.3. Issuing and enforcing compliance notices, taking appropriate enforcement action and referring matters to the National Consumer Tribunal where authorized by the NCA.

   4.4. Registering regulated entities and persons, researching the credit market, and providing consumer education and awareness within its statutory mandate.

5. These functions must be exercised lawfully and fairly. Requests by associations or representatives do not displace the NCA, determine the outcome of a matter, or confer preferential access to NCR decision makers.

DIRECT MATTERS TO THE RESPONSIBLE DEPARTMENT

6. All parties are required to use the dedicated mailbox for the relevant service where one is provided. Once a matter has been allocated, direct follow-up enquiries to the assigned official and quote the reference number. Do not send the same request to multiple departments or copy executive members to obtain priority.

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7. The contact schedule below should be used as a starting point.

Nature of matter	Responsible department	Initial contact
Consumer complaints and follow-up enquiries	Call Centre and Complaints	Initial contact: Complaints@ncr.org.za Escalations (Call Centre enquiries) MMorige@ncr.org.za - (011) 554 2839 MHadebe@ncr.org.za - (011) 554 2889 Escalations: (Complaints with refence numbers) NMthembu@ncr.org.za - (011) 554 2839
Credit provider and ADRA compliance enquiries	Credit Provider Compliance	CP enquiries pmaboya@ncr.org.za - 060 754 7180 ADRA enquiries adra@ncr.org.za - 067 970 1002/011 554 2600
Debt counsellor and PDA compliance enquiries and DHS queries	Debt Counselling	DHS related queries & DC Monitoring Officers QLoni@ncr.org.za / AHoltzhausen@ncr.org.za - 011 554 2715/2811 Submission of Form 41 & 42 LMosupye@ncr.org.za - 011 554 2691 Debt counselling legal related queries PKlegodi@ncr.org.za - 011 554 2705 PDA enquires VGwebu@ncr.org.za - 011 554 2634
Credit bureau compliance enquiries	Credit Bureau Compliance	snhangombe@ncr.org.za 011 554 2728
Registration applications renewals and registration enquiries	Registrations	Renewals enquiries Txhati@ncr.org.za - 011 554 2806 Registration certificates enquiries EMoleko@ncr.org.za

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		/DNdaba@ncr.org.za - 011 554 2614/ 2619 New applications enquiries RMabasa@nrc.org.za or MMachitje@ncr.org.za and Registrations@ncr.org.za - 011 554 2776 Escalations Sydney Ntimane (Registrations Supervisor) Sntimane@ncr.org.za - 011 554 2785 Zolile Mngqundaniso (Registrations Manager) zmngqund@ncr.org.za -011 554 2827
Enquiries about an existing formal investigation	Investigations and Enforcement	Khanyisile Sibanyoni KSibanyoni@ncr.org.za 011 554 2600
Existing National Consumer Tribunal matters	Investigations and Enforcement	Khanyisile Sibanyoni KSibanyoni@ncr.org.za 011 554 2600
General information media and educational workshops	Education and Communication	General queries info@ncr.org.za - 011 554 2727/ 2615 Media relations queries media@ncr.org.za - 011 554 2727/ 2615 Consumer education, public awareness, and stakeholder engagements queries workshops@ncr.org.za Acting Manager: Jacqueline Baloyi JMBaloyi@ncr.org.za - 064 752 3920

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FOLLOW THE DEPARTMENTAL ESCALATION PROCESS

8. For routine queries and complaints, follow these steps, subject to any specific NCR procedure applicable to the service:

8.1. Submit the matter through the appropriate intake channel. Provide the required form, supporting documents and, where applicable, proof of authority to represent another person. Complaints alleging a contravention of the NCA must follow the prescribed complaint process, including Form 29 where applicable.

8.2. Allow the applicable published or communicated turnaround time. After allocation, follow up with the official handling the matter, using the reference number. An acknowledgement period is not necessarily the period for final resolution.

8.3. If the applicable response period has passed without a response, or there is a specific unresolved concern about the handling of the matter, escalate to the designated senior official or supervisor and then to the relevant departmental manager. For complaints, this may include the complaints officer, senior complaints officer, supervisor and manager, as applicable.

8.4. Request executive escalation only after the relevant manager has had a reasonable opportunity to address the matter and the applicable NCR process has been followed. Use the designated executive escalation channel [PMetsileng@ncr.org.za].

8.5. An executive escalation must include the reference number, the date of the initial submission, the officials approached, copies of the material correspondence, the manager's response or evidence of unanswered follow-ups, the unresolved issue and the action requested. Any claim of urgency must identify the relevant deadline, likely prejudice and supporting evidence.

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PREMATURE EXECUTIVE ESCALATIONS

9. The CEO and other EXCO members will not accept premature escalations for executive intervention where the relevant departmental process has not been followed, and the matter has not first been raised with the manager responsible. Such correspondence will be redirected to the relevant department for processing through the appropriate channel.

10. Direct contact with an executive member does not change a matter's place in the ordinary process, establish urgency, or replace the responsible department's assessment. A matter submitted recently and being handled within the applicable turnaround time will not receive preferential treatment merely because an executive member has been approached.

11. Where there is substantiated urgency, a material risk of harm, a statutory or court deadline, or an allegation concerning the manager responsible for conduct, explain this clearly through the designated escalation channel. The NCR may authorise an appropriate alternative route. Urgency will be assessed on the facts and does not guarantee the outcome requested.

FAIR ACCESS AND COOPERATION

12. The NCR recognises that some matters take longer because of their complexity or the information required. Parties may raise unreasonable delays through the escalation process. Departments remain responsible for communicating progress and responding to properly raised concerns.

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13. All parties are requested to comply with the NCA, applicable regulations, and the NCR procedures communicated in relevant circulars and guidelines, to the extent consistent with the law. Associations and representatives must use the same channels as the persons they represent.

14. This circular governs administrative routing and escalation. It does not amend the NCA, create an offence, restrict any statutory complaint, objection, review or referral right, or suspend a statutory or court deadline. Compliance with this circular will help the NCR manage its workload efficiently and give all parties a fair opportunity for their matters to be considered.

FURTHER INFORMATION

Please contact Rishana Singh at Info@ncr.org.za for more information.

EFFECTIVE DATE

Date of publication.

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ADDENDUM TO CIRCULAR 06 OF 2026

Please be advised that the additional information below in relation to Debt Counselling Services, Turnaround Times and Escalation etc. should be read with Circular 06 of 2026.

SERVICE			
DHS RELATED QUERIES (E.g. queries relating to transfers, access to DHS), reinstatement queries and amending of joint profiles/application, etc.).			
EMAIL ADDRESS	CONTACT NUMBERS	TURNAROUND TIMES	ESCALATION
ADondashe@ncr.org.za OR KMaupa@ncr.org.za OR CMoroane@ncr.org.za OR RMzankomo@ncr.org.za	011 554 2639 011 554 2738 011 554 2894 011 554 2600	5 business days	**Qhamani Loni** QLoni@ncr.org.za 011 554 2715 OR **Alex Holtzhausen** AHoltzhausen@ncr.org.za 011 554 2811
SERVICE			
SUBMISSION OF FORM 41 & 42 BY DCS IN TERMS OF REGULATION 69			
EMAIL ADDRESS	CONTACT NUMBERS	TURNAROUND TIMES	ESCALATION
DCreturns@ncr.org.za	011 554 2691	5 business days	**Lebogang Mosupye** LMosupye@ncr.org.za 011 554 2691
SERVICE			
ALL COMPLIANCE RELATED ADMINISTRATION AND QUERIES Debt Counselling Monitoring Officers assist with compliance related queries, practical application queries and should be copied on compliance monitoring responses.			
EMAIL ADDRESS	CONTACT NUMBERS	TURNAROUND TIMES	ESCALATION
TMakhaya@ncr.org.za OR MPhoshoko@ncr.org.za OR PSongo@ncr.org.za OR SChetty@ncr.org.za OR PMofokeng@ncr.org.za	011 554 2627 011 554 2659 011 554 2655 011 554 2629 011 553 2765	5 business days	**Qhamani Loni** QLoni@ncr.org.za 011 554 2715 OR **Alex Holtzhausen** AHoltzhausen@ncr.org.za 011 554 2811
SERVICE			
DEBT COUNSELLING LEGAL RELATED QUERIES			
EMAIL ADDRESS	CONTACT NUMBERS	TURNAROUND TIMES	ESCALATION
LPage@ncr.org.za TVandergrijp@ncr.org.za	011 554 2802 011 554 2817	5 business days	**Kedilatile Legodi** PKlegodi@ncr.org.za 011 554 2705
SERVICE			
PAYMENT DISTRIBUTION AGENTS' QUERIES			
EMAIL ADDRESS	CONTACT NUMBERS	TURNAROUND TIMES	ESCALATION
Tnemahangala@ncr.org.za	011 554 2769	5 business days	**Vusi Gwebu** VGwebu@ncr.org.za 011 554 2634