



Credit Bureaux and Employment Agencies, Recruitment Agencies, Recruitment Consultants, Staffing Companies or Employers

Circular 04 of 2019 is applicable to all registered credit bureaux.

The purpose of this circular is to provide clarity on access of consumer credit information for recruitment or employment purposes.

Regulation 19(12) states that a consumer credit record may not be accessed by an employment agency, recruitment consultant, staffing company or employer unless they certify that any and all requests for consumer credit records relate to positions requiring honesty in dealing with cash or finances and the job description of such positions are clearly outlined.

In order to ensure compliance with Regulation 19 (12), the credit bureau **must** require from the employment agency, recruitment consultant, staffing company or employer the following documents:

1. Written consent from the prospective employee; and
2. Job description of the position clearly outlining the requirements (dealing with cash or finances).

Failure to comply with the above is a contravention of the National Credit Act.

FURTHER INFORMATION

Please contact **Ms. Nosipho Zikishe** on **011 554 2822** or **nzikishe@ncr.org.za** should you have any queries.

Disclaimer:

While the NCR has taken reasonable care to ensure the factual accuracy of this circular, it cannot guarantee such accuracy especially with regards to future events. Accordingly, NCR does not accept any liability for damages incurred by any party as a result of decisions or actions taken on the basis of information supplied in this Circular.