

Number 3 | April 2013



Credit Industry Codes of Conduct

CIRCULAR NO. 03 OF 2013 AMENDED CREDIT INDUSTRY CODES OF CONDUCT

This circular is intended to notify all registered debt counsellors, credit providers, credit bureaus and accredited Payment Distribution Agencies (PDAs) of the amended credit industry codes of conduct.

Following our Circular 02 of 2013-“Final decision on the credit industry codes of conduct”, please find attached amended Credit Providers’ Code of Conduct to Combat Over-indebtedness and the Debt Counsellors’ Code of Conduct for Debt Review.

These amended codes shall come into effect on 01 May 2013 and replace all previous credit industry codes of conduct approved by the NCR.

For any enquiries please contact **Kedilatile Malakalaka at kmalakalaka@ncr.org.za**

This document is available from www.ncr.org.za

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