

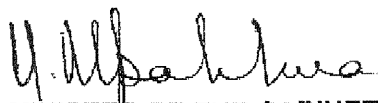
**PRESIDENT'S MINUTE NO 103**

In terms of section 173 of the National Credit Act, 2005 (Act No.34 of 2005), I hereby, by means of the accompanying proclamations in English and isiZulu, fix –

- (a) 1 June 2006 as the date on which sections 1 to 11 (Chapter 1); sections 12 to 25 and 35 to 38 (Chapter 2 Part A, C and D); sections 39 to 59 (Chapter 3); section 69; section 73; sections 134 to 152 (Chapter 7); sections 153 to 162 and sections 164 to 170 (Chapter 8 excluding section 163); sections 171 to 173 (Chapter 9); Schedule 1; Schedule 2 and Schedule 3 shall come into operation;
- (b) 1 September 2006 as the date on which sections 26 to 34 (Chapter 2 Part B); sections 67, 68, 70 and 72 shall come into operation;
- (c) 1 June 2007 as the date on which sections 60 to 66 (Chapter 4 Part A); section 71; sections 74 to 88 (Chapter 4 Part C and D); sections 89 to 123 (Chapter 5); sections 124 to 133 (Chapter 6); and section 163 shall come into operation.

Given under my Hand and the Seal of the Republic of South Africa at **PRETORIA**  
this **9** day of **MAY** Two Thousand and Six.

  
**PRESIDENT**

  
**MINISTER OF THE CABINET**



**PROCLAMATION**  
**BY THE**  
**PRESIDENT OF THE REPUBLIC OF SOUTH AFRICA**

No R , 2006

**COMMENCEMENT OF THE NATIONAL CREDIT ACT, 2005 (ACT NO. 34 OF 2005)**

In terms of section 173 of the National Credit Act, 2005 (Act No.34 of 2005), I hereby fix –

- (a) 1 June 2006 as the date on which sections 1 to 11 (Chapter 1); sections 12 to 25 and 35 to 38 (Chapter 2 Part A, C and D); sections 39 to 59 (Chapter 3); section 69; section 73; sections 134 to 152 (Chapter 7); sections 153 to 162 and sections 164 to 170 (Chapter 8 excluding section 163); sections 171 to 173 (Chapter 9); Schedule 1; Schedule 2 and Schedule 3 shall come into operation;
- (b) 1 September 2006 as the date on which sections 26 to 34 (Chapter 2 Part B); sections 67, 68, 70 and 72 shall come into operation;
- (c) 1 June 2007 as the date on which sections 60 to 66 (Chapter 4 Part A); section 71; sections 74 to 88 (Chapter 4 Part C and D); sections 89 to 123 (Chapter 5); sections 124 to 133 (Chapter 6); and section 163 shall come into operation.

Given under my Hand and the Seal of the Republic of South Africa at *PRETORIA*  
this *09* day of *MAY* Two Thousand and Six.

A handwritten signature in cursive script, appearing to read "Mabo Alberti".

**PRESIDENT**  
**By Order of the President-in-Cabinet**

A handwritten signature in cursive script, appearing to read "U. Mphahlele".  
**MINISTER OF CABINET**



**ISIMEMEZELO**

**ESIVELA**

**KUMONGAMELI WERIPHABHULIKI YASENINGIZIMU AFRIKA**

No R , 2006

**UKUQALA KOMTHETHO WOKUKWELETA KAZWELONKE, 2005 (UMTHETHO NO. 34 KA-2005)**

Ngokwesigaba 173 soMthetho Wokukweleta Kazwelonke, 2005 (uMthetho No.34 ka-2005), ngimisa –

- (a) umhla ka-1 Juni 2006 njengosuku okuyothi ngalo izigaba 1 kuya ku-11 (isaHluko 1); izigaba 12 kuya ku-25 nezigaba 35 kuya ku-38 (isaHluko 2 iNgxenye A,C no-D); izigaba 39 kuya ku-59 (isaHluko 3); isigaba 69; isigaba 73; izigaba 134 kuya ku-152 (isaHluko 7); izigaba 153 kuya ku-162 nezigaba 164 kuya ku-170 (isaHluko 8 ngaphandle kwesigaba 163); izigaba 171 kuya ku-173 (isaHluko 9); iShejuli 1; iShejuli 2 neShejuli 3 ziqale ukusebenza;
- (b) umhla ka-1 Septemba 2006 njengosuku okuyothi ngalo izigaba 26 kuya ku-34 (isaHluko 2 iNgxenye B); izigaba 67, 68, 70 no-72 ziqale ukusebenza;
- (c) umhla ka-1 Juni 2007 njengosuku okuyothi ngalo izigaba 60 kuya ku-66 (isaHluko 4 iNgxenye A); isigaba 71; izigaba 74 kuya ku-88 (isaHluko 4 iNgxenye C no-D); izigaba 89 kuya ku-123 (isaHluko 5); izigaba 124 kuya ku-133 (isaHluko 6); nesigaba 163 ziqale ukusebenza.

Ukhishwe ngeGunya lami kanye noPhawu lweRiphabhuliki yaseNingizimu Afrika ngomhla ka-                      ku-                      eziNkulungwaneni Ezimbili Nesithupha.

  
**UMONGAMELI**  
NgoMyalo kaMongameli weKhabhinethi

  
**UNGQONGQOSHE WEKHABHINETHI**