This circular is intended to inform all registered debt counsellors (DCs) and credit providers (CPs) of new functionalities introduced on the Debt Help System (DHS). These functionalities will enable DCs to automatically transfer consumers without the intervention of the National Credit Regulator (NCR). This intervention was informed by the alarming volumes of transfer requests received from the industry which made it labour intensive for the NCR. Further to this, the NCR has noted an element of abuse of this process by some debt counsellors and should the practice persist, action will be taken against the culprits.

As a result of the above, DCs and CPs are informed that the NCR will no longer issue letters confirming that the transfer indeed took place. Upon successful completion of the automated transfer, the DCs will be enabled to print confirmation from DHS and attach it with all relevant documents required by the CPs.

This new functionality will go live on 20 August 2017.

IMPORTANT TO NOTE

- This process will enable DCs to manage own transfers (i.e. the request to add and move a consumer).
- Bulk transfer requests (i.e. movement of all consumers under a DCs DHS profile) must still be sent to the NCR for processing and confirmation.
- All records which are inactive on the following Status Codes G, H and Fs will not require a transfer, however can be reinstated.
- A functionality enabling review of the DC details of the consumer whose record exists on the system has been implemented. You will only view the status of the consumer and DC details.
- All DCs are expected to participate in good faith in this process and adhere to applicable timelines.

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.
• The DC against which the request is made has an obligation to respond (i.e. approve/reject) within 5(five) working days failing which the record will be automatically transferred.
• The NCR expects all DCs to act professionally, cooperate with each other and in the best interest of the consumers at all times.
• When a record is transferred, the process continues and does not start from the beginning.
• All transfer documents will have to be uploaded on the system and this will be randomly audited by the NCR.
• The manual with a detailed process (step by step) and screenshots has been attached to this circular.

PENDING SINGLE TRANSFER REQUESTS

All pending single transfer requests that have been sent to the NCR and not yet attended to should be automatically processed through this new functionality. The transfer mailbox (transfers@ncr.org.za) will no longer be active upon implementation of this automated process and a new address ONLY meant for bulk transfer requests will be communicated in due course.

FOR MORE INFORMATION, CLARITY OR TO REPORT ANY TECHNICAL ISSUES PLEASE CONTACT:

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