

# GUIDELINE ON THE FILING OF CLEARANCE CERTIFICATES (FORM 19) VIA THE CBA DEBT COUNSELLING PLATFORM



National Credit Regulator

Advocating For Inclusive Credit

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## 1. BACKGROUND

Section 71(4) of the National Credit Act ("the NCA") requires a debt counsellor, within (7) seven days of issuing a clearance certificate, to file a certified copy thereof with all credit bureaus. Such filing must be accompanied by letters issued by the relevant credit providers providing confirmation that such accounts have been paid up or have become uncollectable by operation of law.

To enhance security of consumers' data, compliance with the Protection of Personal Information Act 4 of 2013 ("POPIA"), and standardising processes, the National Credit Regulator ("the NCR") has designated the Credit Bureau Association ("the CBA") to provide and maintain an authentication platform to be used by debt counsellors for the filing of the certified clearance certificates and supporting documents.

Debt counsellors have already been onboarded and trained on this authentication platform through various guidelines, circulars and training webinars conducted by the NCR. However, there may be debt counselling registrants who have not participated in the onboarding and training webinars, or who, for various reasons were unable to complete the onboarding process.

## 2. PURPOSE

The purpose of this Guideline is:

- 2.1 To communicate an alternative mechanism for the submission of clearance certificate and supporting document to the credit bureaus by debt counsellors namely the Credit Bureau Association (CBA) debt counselling platform.
- 2.2 To rescind any previous guidelines issued in this regard and provide a new process to be followed by debt counsellors to file clearance certificates on the CBA debt counselling platform.
- 2.3 To establish a transitional period for all debt counsellors to be onboarded and trained on this platform.
- 2.4 To notify debt counsellors that within 24 hours of the publication of this guideline, each debt counsellor will receive his/her unique login details via their registered email address and will be able to start using the platform immediately.
- 2.5 To inform debt counsellors who have not yet been trained that the NCR will hold a final training webinar on 02 March 2026 at 3pm. The link will be provided in due course.

## 3. THE USE OF THE CBA DEBT COUNSELLING PLATFORM

Debt counsellors have been registered on the CBA platform using the official email address reflected on the NCR's registration database. All debt counsellors that have followed the instructions as issued in Guideline 004/2025 will receive log-in details via such registered email address within 24 hours of the publication of this guideline. Debt Counsellors that have not received such log-in details, must contact the NCR who will provide the CBA with their details so that the CBA can provide them with log-on credentials.

All registered debt counsellors will immediately upon receipt of the log-in details apply the following steps when issuing a clearance certificate to a consumer:

- 3.1 Debt counsellors will log onto the CBA platform once a consumer has paid up all debts, or certain accounts have become uncollectable due to the operation of law, and the credit providers have provided the requisite paid-up or confirmation letters.
- 3.2 The debt counsellor will manually input the consumer's name, ID number and all account details, and upload the paid-up letters or other notification corresponding to each account. The system will verify that against each account detailed, there is a corresponding paid-up letter or notification uploaded on the system.
- 3.3 Once the account information is complete, the debt counsellor will upload the certified clearance certificate and submit the information supplied online via the platform.
- 3.4 The platform will verify if the debt counsellor has updated the NCR Debt Help System ("the DHS") with either status F1 or F2 as the case might be. It should be noted that this update may take 3 days to appear on the credit bureau system. If so, the process will continue. If not, the debt counsellor will receive a notification to update the DHS accordingly, before the process can continue.
- 3.5 For the period that the Debt Help System ("the DHS") is not accessible, the verification step in para 3.4 will not be applicable.
- 3.6 Upon successful submission, the CBA debt counselling platform will immediately send the information or make it available for collection by the credit bureaus. The debt counsellor will be notified of the outcome of the submission through the platform.
- 3.7 These outcomes will be provided in the debt counsellor's folder and will be referenced using the reference number provided to the debt counsellor by the CBA platform when the information is submitted. The codes and reasons will be as follows:

## **DEBT COUNSELLING AMENDMENT CODES**

### **REJECTION CODES**

**01: Consumer cannot be matched on the database – ID number and surname/forename**

**03: No accounts matched to consumer on database**

**04: Accounts and/or Paid-up letters submitted do not match Debt Clearance Certificate**

**05: Debt Clearance Certificate is incorrect (either not certified or not complete)**

**09: This submission is pending further investigation**

**10: Incorrect Prescription letter – does not contain the date of prescription**

**11: Fraud Investigation**

### **ACCEPTANCE CODES**

**02: No debt review record is present – no records to update and no debt review flag**

**08: Submission accepted, records updated**

- 3.8 If an acceptance code 08 notification is provided to a debt counsellor, the submission of the certified clearance certificate and supporting documents was successfully updated at the credit bureaus.
- 3.9 If the submission was unsuccessful and rejected, the debt counsellor will be provided with a reason for such rejection linked to a code as described above. The clearance certificate will not be updated with the credit bureaus due to the rejection reasons stated. The debt counsellor will have to address the rejection concern and re-upload the certified clearance certificate and supporting documents afresh.
- 3.10 Code 11 rejections will automatically be referred to the NCR for further investigation, which may lead to appropriate enforcement action taken by the NCR.

#### 4. TRANSITIONAL PERIOD

- 4.1 The transitional period is effective upon the issuance of these guidelines.
- 4.2 To start using the platform, debt counsellors that have been onboarded correctly, will receive the unique log-in details via email within 24 hours of the publication of this guideline.
- 4.3 Any debt counsellor that did not receive such log-in details must immediately contact the NCR so that their details can be provided to the CBA for onboarding.
- 4.4 The NCR will allow a period of 30 business days for the onboarding process to be completed which period will run from the date of publication of this guideline.
- 4.5 All debt counsellors that could not attend the training webinar sessions, will be allowed to attend one final training webinar on 5 March 2026 at 15h00. The link will be supplied by the 03 March 2026. All debt counsellors that already attended the previous training sessions need not attend.
- 4.6 Upon expiry of the 30-business day transitional period, debt counsellors will only be able to upload clearance certificates on the CBA platform, and the credit bureaus will no longer accept any email submissions from any debt counsellor.
- 4.7 The NCR requires all debt counsellors to adhere to this Guideline

#### FOR MORE INFORMATION, QUESTIONS OR CLARITY RELATING TO THIS GUIDELINE:

- 5.1 Should you have any queries Debt counsellors must contact: **Timmy Van Der Grijp** on 011 554 2817, [tvandergrijp@ncr.org.za](mailto:tvandergrijp@ncr.org.za) and credit bureaus must contact **Sibusiso Nhangombe** on 011 554 2728, [SNhangombe@ncr.org.za](mailto:SNhangombe@ncr.org.za).
- 5.2 Debt counsellors can contact the CBA helpline for technical support by way of email to [dcsupport@cba.co.za](mailto:dcsupport@cba.co.za) , copied to [alison@cba.co.za](mailto:alison@cba.co.za).



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