

GUIDELINE ON COMPULSORY REQUIREMENTS FOR DEBT COUNSELLORS TO UPDATE THEIR CONTACT INFORMATION WITH THE NCR



National Credit Regulator

Advocating For Inclusive Credit

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1. INTRODUCTION

Section 16(1)(b) of the National Credit Act 34 of 2005 ("Act"), empowers the National Credit Regulator ("NCR") to provide guidance to the credit market and industry by issuing explanatory notices on the interpretation of the Act.

2. PURPOSE OF THIS GUIDELINE

2.1. The purpose of this guideline is to provide guidance and awareness to Debt Counsellors on the requirement to update their contact information. This is in effort to eliminate the unnecessary burden on consumers who have applied or been placed under debt review getting in contact with their Debt Counsellor.

2.2. This Guideline also aims to give effect to the NCR's mandate to maintain a record of the current contact information of all its registrants. This mandate has become more important as the NCR seeks to continue to investigate the alarming prevalence of complaints relating to allegations of Debt Counsellors placing consumers under debt review without their consent.

3. BACKGROUND

3.1. The NCR has become aware of a prevalent practice by Debt Counsellors, in terms of which some Debt Counsellors do not submit their updated contact details to the NCR as required in terms of the Act.

3.2. As a result of the failure by Debt Counsellors to submit their information to the NCR, consumers have found themselves struggling to obtain regular updates and information regarding their debt counselling status.

3.3. The NCR has also found during its complaint's resolution and investigation process that some Debt Counsellors cannot be located or contacted at the address and telephone numbers provided to the NCR. This has often resulted in delayed redress or resolution for consumers.

4. THE LEGAL PROVISIONS

4.1. Section 14(c) read together with Section 53(1)(a) of the Act requires the NCR to maintain a record of the current contact information by all its registrants.

4.2. Section 52(5)(c) of the Act states that:

"(5) A registrant must-

(c) comply with its conditions of registration and the provisions of this Act;"

4.3. The general conditions of registration on debt counsellors imposed by the NCR in terms of Section 48 of the Act state that:

"The Debt Counsellor must notify the National Credit Regulator immediately upon any change in contact details (including but not restricted to addresses of each business premises) or upon the occurrence of any change in the information provided at the time of registration or any other circumstances, where such change is significant to the registrant's ability or eligibility to conduct the business of a debt counsellor, or ability to comply with the Act or regulations and/or these Conditions of Registration. The Debt Counsellor may not perform the duties or functions of a Debt Counsellor as per the Act, if such change in circumstances constitutes a disqualification as per the Act."

4.4. Section 160(2)(d) of the Act states that:

"(2) A person commits an offence who—

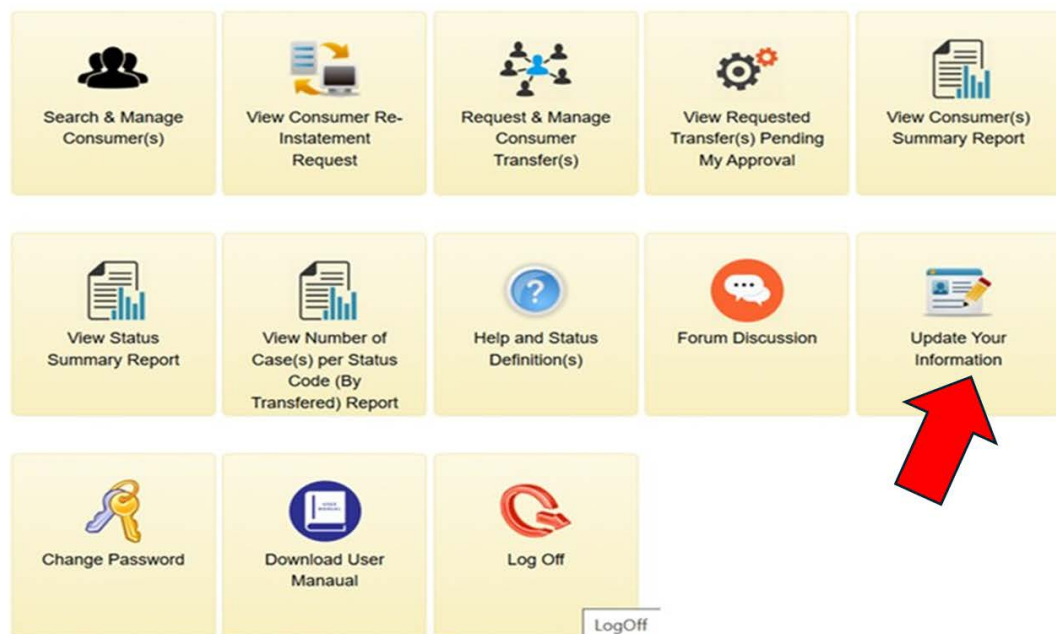
(d) knowingly provides false information to a regulator;"

5. PROCESS TO UPDATE DEBT COUNSELLOR'S CONTACT INFORMATION WITH THE NCR AND ON THE DEBT HELP SYSTEM ("DHS")

5.1. Every Debt Counsellor must notify the NCR immediately upon any change in their contact details and must complete the attached NCR Registrant information update form in full to reflect the updated contact details. Upon completion of the form, the update form should be sent to SNtimane@ncr.org.za.

5.2. All Debt Counsellor should also check their contact details on the Debt Help System ("DHS") to ensure that their updated contact details are reflected.

5.3. Every Debt Counsellor was granted access to the DHS upon registration. The DHS holds a functionality for Debt Counsellors to update his/her current contact information. See below.



5.4. Each Debt Counsellor is required to access the DHS and utilise the functionality to update his/her profile as depicted above. Each Debt Counsellor is required to complete all three the categories of updates available under such functionality, namely "Debt Counsellors Personal Information", "Contact Details" as well as "Business Operating Address". See functionalities below.

The screenshot shows the 'Update Your Profile Information' form with the following elements:

- Title Bar:** Update Your Profile Information (with a red arrow pointing to it).
- Buttons:** Update Your Profile (with a red arrow pointing to it).
- Tabs:** Debt Counsellor Personal Info, Contact Details, Business Operating Address (with red arrows pointing to each tab).
- Form Fields:**
 - Telephone: [Input Field]
 - Mobile Tel: [Input Field]
 - Fax: [Input Field]
 - Email: TVanderGrijp@ncr.org.za

5.5. After the update has been completed on the DHS, each Debt Counsellor shall inform the NCR of such update by sending a confirmation email to tvandergrijp@ncr.org.za with the subject heading “NCRDC____UPDATE CONFIRMATION” which includes the Debt Counsellors NCRDC number.

6. EFFECTIVE DATE

6.1. Debt Counsellors are afforded ten (10) business days from the publication of this Guideline to update his/her contact information on the DHS.

6.2. Debt Counsellors are warned that non-compliance with this compulsory update of information within the provided timeframe, will be followed by the necessary enforcement action against any and all such registrants.

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

Please address all queries to the **Executive Legal Unit** at ExecutiveLegalUnit@ncr.org.za and the **Debt Counselling Department** at tvandergrijp@ncr.org.za.



Disclaimer:

While the NCR has taken reasonable care to ensure the factual accuracy of this guideline, 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 pursuant to this guideline.