



The National Credit Regulator (NCR) was established as the regulator under the National Credit Act 34 of 2005 (the Act) and is responsible for the regulation of the South African credit industry. It is tasked with carrying out education, research, policy development, registration of industry participants, i.e., credit providers, credit bureaux, alternative dispute resolution agents, payment distribution agents and debt counsellors, investigation of complaints, and enforcement of the Act. The Act requires the NCR to promote the development of an accessible credit market, particularly to address the needs of historically disadvantaged persons, low income persons, and remote, isolated or low density communities. The NCR invites applications from suitable candidates for the following position:

Position: Debt Counselling Monitoring Officer
Paterson Grade: C-Upper
Salary ranges from R253 900 – R482 400 maximum

Requirements:

- The successful candidate must hold a relevant three (3) year Diploma/Degree in legal, compliance, finance, credit management or equivalent with a minimum of 3 years working experience in the financial, legal, compliance, credit or regulatory environment.
- Debt Counselling training course certificate will be an added advantage.
- A minimum of 1-year debt counselling process experience.
- A valid code B driver's licence and own reliable vehicle.
-

Duties:

- Conduct compliance monitoring and investigations of debt counsellors in line with the National Credit Act (NCA) and the conditions of registration.
- Analyse and interpret documents and/or information received during compliance monitoring to ensure accurate interpretation of the provisions and regulations of the NCA.
- Draft reports with detailed findings within the applicable departmental procedure timelines.
- Identify areas of non-compliance and recommend corrective action.
- Draft related enforcement action documents to address non-compliance identified.
- Follow up on corrective/ enforcement action taken as well as implementation of corrective measures.
- Co-ordinate and/or participate in industry committees dealing with debt counselling related matters.
- Monitor trends in the debt counselling industry and recommend intervening strategies where necessary.
- Draft relevant communiqué to the debt counselling industry as and when required.
- Engage on issues raised by registrants from the compliance monitoring activities and operational queries raised.
- Conduct stakeholder engagements such as webinars, periodic meetings, and others.

Knowledge:

- General knowledge of the National Credit Act especially the debt counselling provisions.
- A good understanding of debt counselling processes.
- Compliance monitoring principles.
- Understanding of the South African credit market.

Skills:

- Excellent written and verbal communication skills.
- Excellent analytical skills.
- Excellent legal interpretation skills.
- Excellent report writing skills.
- Excellent presentation skills.
- Ability to work under pressure with little supervision.
- Strong interpersonal skills.
- Computer literacy.

Closing Date: 12 July 2023

The National Credit Regulator is an equal opportunity organization which offers competitive market related packages. Suitable persons should send a detailed CV quoting the relevant reference number to: IF-Recruitment@ncr.org.za
Correspondence will only be entered into with short listed candidates. The National Credit Regulator reserves the right not to make an appointment.

**Ref No: DCMO/ 7 /23**