



*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: Junior Legal Advisor: Debt Counselling**  
**Paterson Grade: C-Upper**  
**Salary ranges from R 253 900– R 482 400 maximum**

**Requirements:**

- The successful candidate must hold a relevant four-year Legal degree, admission as an Attorney or Advocate and a minimum of 5 years relevant working experience in a financial, regulatory or legal environment.
- A minimum of 3 years' debt counselling process experience.

**Duties:**

- Provide administrative and legal support to the debt counselling department and industry.
- Provide support to the legal advisor of the department on DC legal related projects.
- Draft legal documents for the review by the legal advisor of the DC department.
- Participate in the departmental investigation and enforcement mandate and procedures.
- Present the department at the National Consumer Tribunal on DC related matters.
- Conduct research on legal matters impacting debt counselling provisions to ensure an improved regulatory dispensation.
- Monitor trends and practices in the debt counselling industry and recommend intervening strategies where necessary to be undertaken.
- Conduct training/information sharing sessions with internal and external stakeholders on related matters.
- Provide support and/or resolve complex debt counselling queries within the debt counselling department.
- Provide support to draft debt counselling guidelines, circulars, and explanatory notes as and when required.
- Provide secretariat duties to the Credit Industry Forum subcommittees headed by the NCR as and when required.
- Conduct and maintain effective stakeholder engagement.

**Knowledge:**

- National Credit Act and related legislation;
- Debt counselling provisions;
- Legal, Court and National Consumer Tribunal processes;
- Interpretation of judgments; and
- Understanding of the South African Consumer Credit Market.

**Skills:**

- Good communication and presentation skills;
- Administrative, research, negotiation and interpretation skills;
- Good drafting and advocacy skills;
- Conflict resolution and conflict management skills;
- Strong interpersonal and professional ethics;
- Computer literacy;
- Ability to work under pressure; and
- Be a team player.

Closing Date: **12 July 2023**

The National Credit Regulator is an equal opportunity organisation which offers competitive market related packages. Suitable persons should send a detailed CV quoting the relevant reference number to: [hr-recruitment@ncr.org.za](mailto:hr-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.



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