



*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: Legal Advisor: Debt Counselling Paterson Grade: D-Lower**

### **Requirements:**

- The successful candidate must hold a relevant four years Legal Degree or equivalent 4 year degree and a minimum of 3 years experience post admission as an Attorney or Advocate, coupled with 3 years relevant experience in a financial, regulatory or legal environment.

### **Duties:**

- Providing legal advice on all credit related matters particularly on the National Credit Act and related consumer and credit legislations.
- Providing support and intervention in urgent debt counselling cases.
- Providing administrative and legal support to the department including participating in appropriate committees.
- Reviewing of correspondence to be issued from a legal perspective e.g. circulars and related documentation.
- Drafting of relevant memorandum of understanding and Service Level Agreements as required in the department.
- Researching of legal issues relating to the debt counselling industry and areas of abuse and noncompliance.
- Report on debt counselling judgments, the impact and implications of such cases to departmental staff and the debt counselling industry.
- Monitoring of trends in the debt counselling industry and providing recommendation on interventions to be undertaken by the NCR.
- Providing continuous support and training/information sharing sessions to both internal and external stakeholders on the NCA and related legislations.
- Drafting of debt counselling guidelines as and when required.
- Assisting Monitoring Officers with non-compliance cases to be referred for investigation.
- Drafting of compliance and investigation reports.
- Developing of policies and procedures on behalf of the department.
- Arranging and conducting workshops with external stakeholders (i.e. magistrates, law societies, etc.)
- Stakeholder engagement.

### **Knowledge:**

- Knowledge of the National Credit Act and debt counselling provisions.
- Knowledge of the Magistrates Court Act.
- Understanding of the South African Consumer Credit Market.
- Interpretation of judgments.

### **Skills:**

- Good communication and interpretation skills.
- Administrative and Negotiation skills.
- Strong interpersonal and professional ethics.
- Computer literacy.
- Research and Presentation skills.
- Ability to work under pressure.

### **Closing Date: 11 May 2018**

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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