



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
Salary ranges from R 405 200 – R 769 900 maximum**

Requirements:

- The successful candidate must hold a relevant legal qualification, admission as an attorney or advocate that has completed pupillage, with a minimum of 3 years post admission experience 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 effective legal advice on debt counselling and payment distribution related matters in relation to the National Credit Act and relevant legislation.
- Provide administrative and legal support to the debt counselling department and industry.
- Participate in appropriate committees as and when required and provide input from a legal perspective.
- Champion the departmental investigation and enforcement processes and mandate.
- Draft and review terms of reference, contracts/service level agreements and memorandum of understanding as and when required.
- Liaise with appointed service providers supporting the department on legal related matters and monitor their performance and service rendered in line with the service level agreement.
- Provide legal support on the compliance monitoring processes of debt counsellors and payment distribution agents.
- Draft legal documents, legal opinions and represent the department at the National Consumer Tribunal as and when required.
- Be responsible for providing oversight on the DC training course offered by NCR appointed training service providers (this includes monitoring of MOU provisions, revision of the course as and when necessary and others)
- 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.
- Draft debt counselling guidelines 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.
- 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: 11 December 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: 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:LADC12/23