



National Credit Regulator

*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 and debt counsellors, investigation of complaints, and enforcement of the Act. The Act requires the Regulator 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: Senior Payment Distribution Analyst**  
**Paterson Grade: C- Upper**  
**Salary ranges from R253 900 – R482 400**

#### **Requirements:**

- The successful candidate must hold a relevant diploma/degree in accounting//financial management/ auditing with at least 5 years working experience of which 3 years should be within the financial, credit or regulatory environment.
- A minimum of 1-year debt counselling experience is required; and
- Auditing experience will serve as an added advantage.

#### **Duties:**

- Enhance and maintain an effective mechanism to monitor compliance of the registered PDAs with the provisions of the National Credit Act and the conditions of registration.
- Review the monthly statistical reports submitted by the PDAs and collated by the PDA Analysts for accuracy, identify discrepancies and determine appropriate corrective measures.
- Monitor performance and review progress of the portfolios of the NCR PDA Analysts.
- Provide technical support/assistance/input on the PDA compliance monitoring and the payment distribution process.
- Monitor trends and practices in the debt counselling and payment distribution industry and advise on areas of attention, where necessary recommend areas of improvement and intervention.
- Initiate (prepare an audit scope) and oversee the periodic audit review process of the PDAs to be conducted by the external service provider.
- Analyse the audit findings from the periodic audits to identify areas of non-compliance, concern and improvement and send letters of findings to the PDAs within the specified timelines.
- Contribute to the compliance monitoring processes of debt counsellors by providing relevant PDA documents.
- Conduct regular compliance monitoring visits to PDAs and monitor implementation of corrective measures from previous findings.
- Engage with debt review departments of credit providers to discuss, address and attend to concerns relating to the payment distribution process.
- Stakeholder relations.

**Knowledge:**

- The National Credit Act, particularly the debt counselling and payment distribution provisions.
- The South African Credit Market.
- Understanding of the auditing process.

**Skills:**

- Evaluative, analytical and problem solving abilities.
- Accounting and Statistical skills.
- Decision making ability.
- Excellent communication skills.
- Excellent report writing skills.
- Leadership skills.
- Strong interpersonal skills.
- Ability to work under immense pressure.
- Computer literacy.

**Closing date: 03 July 2019**

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.***

**Ref No: DCSPDA/6/19**