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 based in Midrand.

Position: Junior Monitoring Officer- Debt Counselling
Paterson Grade: C-Lower
Salary ranges from R159 100 – R302 300 maximum
(Re-advertisement)

Ref JMO/06/2026

Requirements:

- The suitable candidate must hold a 3-year Degree or Diploma in Law, Compliance, Finance, Credit Management or equivalent with at least 2 years' relevant working experience.
- Experience in debt counselling, regulatory environment, or financial services sector will serve as an added advantage.
- A valid driver's licence is compulsory.

Duties:

- Conducting compliance monitoring of debt counsellors with the provisions of the NCA and conditions of registration.
- Capturing and reporting on debt counsellor`s compliance reports and statistical returns, Form 41s, and Form 42s.
- Participation in the lapsing process including sourcing of new debt counsellors and transfers.
- Analysis of documents, information and data received from debt counsellors, preparation of reports with findings and recommendations on corrective action to be taken.
- Hosting and participation in stakeholder engagements and webinars.
- Provide support to the compliance monitoring team in relation to compliance monitoring activities.

Knowledge:

- National Credit Act.
- Debt Counselling processes.
- Compliance monitoring processes.

Skills:

- Excellent written and verbal communication skills.
- Ability to work under pressure with little supervision.
- Conflict Resolutions and negotiation skills.
- Computer literacy.
- Strong personal and professional ethics.
- Presentation skills.

Closing Date: 28 July 2026

Candidates who have already applied need not apply again.

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 JMO/06/2026