Who needs to register?

The Act makes provision for the registration of debt counsellors which have complied with all the provisions of The Act and satisfied the training requirements of the NCR.

Debt cousellors will conduct independent enquiries into consumers' financial circumstances and make recommendations to the courts concerning debt restructuring and suspension of reckless credit agreements.

Requirements for Registering as a Debt Counsellor as per Section 44 and Regulation 10 of the National Credit Act, 34 of 2005

1. Applicant must be 18 years or older
2. Must have a grade 12 certificate or equivalent level 4 qualification issued by the South African Qualifications Authority in terms of regulation 10 (a) (i)
3. Must successfully complete a debt counselling course approved by the National Credit Regulator and provided by an institution approved by the National Credit Regulator;

    - University of Pretoria 012 420 5015
    - Damelin 011 242 3400
    - RUDO 012 663 3251
    - Compuscan Academy 021 888 6048
    - Institute of Bankers 011 461 7013

4. Must have a minimum of two years working experience in any of the following fields;
    - Consumer Protection
    - Complaints Resolution
    - Consumer Advisory Services
    - Legal or Paralegal Services
    - Accounting or financial services
    - Education or training of Individuals
    - Counselling of Individuals
    - General Business Environment
5. Must not be subject to an Administration order as contemplated in section 74 of the Magistrate's court Act 32 of 1944
6. Must not be subject to debt re-arrangement as contemplated in section 86 and 87 of the National Credit Act.
7. Must not be engaged in, employed by or acting as an agent for a person that is engaged in –
    - Debt collection
    - The operation of a credit bureau
    - Credit provision
8. The person must demonstrate ability to manage his / her own finances at the time of applying for registration as well as providing counselling or transfer of skills

The applicant's credit bureau profile should not reflect significant adverse information. The Following is considered as significant adverse information:

1. The applicant's credit bureau record reflecting Judgments exceeding R20, 000.00
2. The applicant has 2 or more Judgments in the last 24 months
3. The applicant has been placed under Administration and or debt review
4. The majority of the applicant's credit accounts are more than 3 months in arrears
5. The applicant has 3 or more defaults

How do I register?

Documents and information required for the application for Registration as a Debt Counsellor in terms of Section 44 of the National Credit Act 34 of 2005:

Please note that your application will not be processed and/or considered without the following:

1. Completed and signed application form (FORM 4).
2. A *certified* copy of your identity or passport document. If non south African Citizen, please provide a *certified* copy of valid work permit
3. A *certified* copy of your Matric Certificate or equivalent NQF Level 4 qualification issued by the South African Qualifications Authority ("SAQA"). If it is a foreign qualification, please provide an evaluation certificate issued by the South African Qualifications Authority ("SAQA").
4. A *certified* copy of your debt counselling certificate issued by an NCR (National Credit Regulator) accredited training service provider
5. Proof of registration with the South African Revenue Services (SARS).
6. A copy of your Curriculum Vitae ("CV") detailing your academic qualifications, full names of previous and current employers, dates of employment, responsibilities and experience obtained during each period of employment.
7. Proof of payment of the initial registration fee of R100.00
8. A Criminal Name Clearance Certificate issued by the South African Police Services (SAPS) or other Service Provider listed in the annexure attached hereto marked A.
9. A letter from the bank confirming your banking details or a copy of a cancelled blank cheque.

Your application will not be considered if you have not completed the debt counselling course provided by an NCR (National Credit Regulator) accredited training service provider

For further information regarding the application process, please contact the Registrations Department at telephone number 011 554 2600 or 0860 627 627