

Category of race of clients serviced:

Race	No. of clients	% of clients
Asian
African
Coloured
White

Category of gross income* of clients:

Gross	No. of clients	% of clients
R1 to R1000
R100 to R1500
R1501 to R3000
R3001 to R4000
R4001 to R5000
R5001 to R6000
R6001 to R7000
R7001 to R10 000

[*includes income received from employer, maintenance, child support grant, old age pension, other pension/provident fund, etc]

Category of sector in which clients are employed:

Sector	No. of clients	% of clients
Domestic
Civil service
Retail
Mining
Hospitality
Motor industry
Financial services
Non-Governmental
Other (specify)

NCR Form 42

2.15 Referrals to other organizations:

Reason for referral	No of clients referred
To apply for old age pension
To apply for maintenance
To apply for child support grant
To apply for disability grant
Other (specify)

PART 3: CLIENT RISK ANALYSIS

Total number of clients who defaulted:

	No of clients	% of clients
Current quarter
Cumulatively

PART 4: DEBT CATEGORY ANALYSIS

Category of debts:

Debt	No. of clients Owing such debts	% of clients Owing such debts
Micro Loan
Retail account
Insurance policies
Municipal accounts
Maintenance orders
Medical
School fees
Cell phone
Other (specify)

National Credit Regulator FORM 39 STATISTICAL RETURN

Line

Page 1/18

1 Name of Registered Entity		
2 NCR Registration Number	DTI CIPRO No	
6 Start of reporting period	dd/mm/yyyy	
7 End of reporting period	dd/mm/yyyy	
4 Name/ designation person completed this form		
5 E-Mail		
6 Contact telephone number	Code	Number

1

Summary of All Credit Agreements

Section 1: Summary Of Credit Agreement/ transaction flow

Information provided in Section 1 relates to credit agreements entered into and credit facilities utilised during the quarter

1.1 Applications and Rejections

1.1.1 Number of applications for credit and credit facilities received	Number	
1.1.2 Number of applications rejected	Number	

1.2 Credit agreements entered into and credit facility transactions effected

1.2.1 Total Rand value of credit agreements entered into during quarter	R	
1.2.2 Total Number of credit agreements entered into during quarter	Number	
1.2.3 Total rand value of credit facility transactions utilised	R	
1.2.4 Total number of credit facility transactions effected	Number	

1.3 Provincial Distribution of credit agreement and credit facility transactions

	Eastern Cape	Free State	Gauteng	Kwa Zulu Nat.	Limpopo
1.3.1 R' value of credit agreements					
1.3.2 R' value of credit facility trans.					
	Mpumalanga	Northern Cape	North West	Western Cape	
1.3.3 R' value of credit agreements					
1.3.4 R' value of credit facility trans.					

1.4 Gender, Low Income, Historically Disadvantaged Persons

	Number	Rand Value
1.4.1 Number of applications received from HDPs		
1.4.2 Number of applications from HDPs rejected		
1.4.3 Credit agreements with/ facility transactions by HDPs		
1.4.4 Credit agreements with/ facility transactions by low income		
1.4.5 Credit agreements with/ facility transactions by women		
1.4.6 Credit agreements/ facility transactions with juristic persons		
1.4.7 Credit agreements/ facility trans. with residents of rural/ low density areas		

information provided in section 2.1 to 2.4 are numbers as at the end of the quarter.

2

Section 2: Summary of Debtors book

2.1 Total Gross value of debtors book on last day of quarter	Rand	
2.2 Minus: Total Provision for doubtful debt on last day of quarter	Rand	
2.3 Equals: Net value of debtors book on last day of quarter	Rand	
2.4 Number of accounts that make up the debtors book	Number	
2.5 Rand value of write-offs during quarter	Rand	
2.6 Number of accounts written-off during quarter	Number	

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Page 2 of 18

- 1 Name of Registered Entity
2 NCR Registration Number
3 Start of reporting period dd/mm/yyyy
4 End of reporting period dd/mm/yyyy

Mortgage Agreement

3 Section 3: Credit Agreements Entered into during quarter

3.1 Value and Volume of credit agreements entered into during quarter

		0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R700K	≥700K
3.1.1	R Value						
3.1.2	Number						
3.1.3	Ave Term						

3.2 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	Agreements entered into during quarter	Number	Rand Value
3.2.1	Number of applications received from HDP's		
3.2.2	Number of applications from HDF's rejected		
3.2.3	Credit agreements entered into with HDP's		
3.2.4	Credit agreements entered into with low income persons		
3.2.5	Credit agreements with residents of rural/ low density areas		
3.2.6	Credit agreements with juristic persons		
3.2.7	Credit agreements with women		

3.3 Income Categories of clients- Gross Income Categories of Individuals

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

4 Section 4: Summary of Debtors book

4.1	Total Gross value of debtors book on last day of quarter	Rand	
4.2	Minus: Total provision for doubtful debt on last day of quarter	Rand	
4.3	Equals: Net value of debtors book on last day of quarter	Rand	
4.4	Number of accounts that make up the debtors book	Number	
4.5	Rand value of write-offs during quarter	Rand	
4.6	Number of accounts written-off during quarter	Number	

4.7 Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

National Credit Regulator
Mortgages Continue

This section on pricing to be completed once a year (1 Jan. - 31 Dec.)

Page 3 of 18

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period dd/mm/yyyy

4 End of reporting period dd/mm/yyyy

5

Section 5: Pricing

Pricing: This section to be completed once a year for 1 January to 31 December

5.1 Initiation Fee

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R50 000	R100 000	R150,000	R350,000	R700,000	R1000 000
Initiation fee						

5.2 Monthly service fee

	0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R700K	≥700K
Lowest fee						
Highest Fee						
Average						

5.3 Interest rate:

	0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R700K	≥700K
Lowest rate						
Highest rate						
Average						

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Industry groups:

0

Page 4 of 18

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period dd/mm/yyyy

4 End of reporting period dd/mm/yyyy

Credit Facilities**6****Section 6: Credit Facility Transactions effected****6.1 Value, Volume of credit facility transactions effected****Bank products**

Value of credit used

Rand Value of credit used

Number of facility transactions

Overdraft

Bank Account

Credit

Card

Garage

Card

Other

Facility

Total

Retail and Other Products

Rand Value of credit used

Number of facility transactions

Storecard

Furniture

Storecard

Clothing

Storecard

Other Durable

Storecard

Other Semi Durable

Services

6.2 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

Number of applications received from HDPs

Number of applications from HDPs rejected

Credit facility transactions by HDPs

Credit facility transactions by low income people

Credit facility transact. by residents in rural/low dens. areas

Credit facility transactions by women

Credit facility transactions by juristic person

Number

Rand Value

6.3 Income Categories: Gross Income Categories of individuals

R0 - R3500

R3501-R5500

R5501-R7500

R7501-R10K

R10.1K- R15K

>R15000

Total

R Value

Number

6.4 Facility Limits

Total Rand Value of credit facility limits

Total Rand Value of credit facility limits for HDPs

Average credit limit all credit facility accounts

Average credit limit for HDP credit facility accounts

Rand

Rand

Rand

Rand

7**Debtors Book**

Total Gross value of debtors book on last day of quarter

Minus: Total provision for doubtful debt on last day of quarter

Equals: Net value of debtors book on last day of quarter

Number of accounts that make up the debtors book

Rand value of write-offs during quarter

Number of accounts written-off during quarter

'Rand

'Rand

'Rand

'Number

'Rand

'Number

Age Analysis of Debtors Book

Current

30 Days

31 to 60 Days

61- 90 Days

90-120

120+

Total

R Value

Number

**National Credit Regulator
CREDIT FACILITIES CONTINUE**

Page 5 of 18

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

8**Section 8: Pricing****Pricing: This section to be completed once a year for 1 January to 31 December****Initiation Fee**

Indicate the initiation fee that will be charged for credit facilities with the following limits

	R1,500	R3,000	R5,000	R10,000	R15,000	R20,000
Initiation fee						

Monthly service fee

Of facilities in the following credit limit categories report lowest, highest and AVE fees

	0K-R1500	R1501-R3000	R3001-R5000	R5001-R10000	R10001-R20000	R20K+
Lowest fee						
Highest Fee						
Average						

Interest rate:

Of facilities in the following credit limit categories report lowest, highest and AVE rates

	0K-R1500	R3,000	R5,000	R10,000	R10001-R20000	R20K+
Lowest rate						
Highest rate						
Average						

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Industry group: 0

Page 6 of 18

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

UNSECURED CREDIT TRANSACTIONS - LONG

9 Section 9: Credit Agreement Flow

9.1 Value and Volume according to TERM

Medium	4.1 - 6 Months	9 & 12 Months	18 Months	24 Months	36 Months	Total
R' Value						
# of Loans						
Long Term	3.1-5 Years	5.1-10 Years	10.1- 20 Years	>20.1 Years	Total	
R' Value						
# of Loans						

9.2 Value and Volume according to Size bands

	0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
R' Value						
# of Loans						
AVERAGE						

9.3 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	Number	Rand Value
Number of applications received from HDP's		
Number of applications from HDP's rejected		
Credit agreements entered into with HDP's		
Credit agreements entered into with low income people		
Credit agreements with residents in rural/low density areas		
Credit agreements with women		
Credit agreements with juristic persons		

9.4 Income Categories of clients- Gross Income Categories

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

9.5 Purpose of credit

	Housing and related	Education	Small business	Emergency (See below)	Service	Other	Total
R Value							
Number							
Emergency loans analysis							
	Death/Funeral	Medical	Income loss	Loss-theft or fire	Other Emergency	Total	
Rand Value							
Number							

National Credit Regulator
Unsecured Credit Transactions- Continue

page 7 / 18

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

10 Section 10: Summary of Debtors book

8.1 Total gross value of debtors book on last day of quarter

Rand

8.2 Minus: Total provision for doubtful debt on last day of quarter

Rand

8.3 Equals: Net value of debtors book on last day of quarter

Rand

8.4 Number of accounts that make up the debtors book

Number

8.5 Rand value of write-offs during quarter

Rand

8.6 Number of accounts written-off during quarter

Number

8.7 Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

11 Section 11 Pricing

Pricing: This section to be completed once a year for 1 January to 31 December

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

9.1 Initiation Fee

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	3000	5000	R8,000	R10,000	R15,000	R20,000
Initiation fee						

9.2 Monthly service fee

	0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
Lowest fee						
Highest Fee						
Average						

9.3 Interest rate:

	0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
Lowest rate						
Highest rate						
Average						

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Page 8 of 18

Line

- 1 Name of Registered Entity
2 NCR Registration Number
3 Start of reporting period
4 End of reporting period

dd/mm/yyyy
dd/mm/yyyy

CREDIT TRANSACTIONS-Short- Term
12 Section 12: Credit Agreement Flow
12.1 Value and Volume according to TERM

Medium	< 1 Month	1 Month	2 Months	3 Months	4 Months	Total
R' Value						
# of Loans						

12.2 Value and Volume according to Size bands

	0-500K	R501-R1000	R1001-R2000	R2001-R3000	R3001-R5000	R5000+
R' Value						
# of Loans						
Average Term						

12.3 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	Number	Rand Value
Number of applications received from HDP's		
Number of applications from HDP's rejected		
Credit agreements entered into with HDP's		
Credit agreements entered into with low income people		
Credit agreements with residents in rural/low density areas		
Credit agreements with women		
Credit agreements with juristic persons		

12.4 Income Categories of clients- Gross Income Categories

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

12.5 Purpose of credit

	Housing and related	Education	Small business	Emergency (See below)	Service	Other	Total
R Value							
Number							
Emergency loans analysis							
	Death/Funeral	Medical	Income loss	Loss-theft or fire	Other Emergency	Total	
Rand Value							
Number							

National Credit Regulator
Unsecured Credit Transactions Continue

page 9 / 18

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

13**Section 13: Summary of Debtors book**

Total gross value of debtors book on last day of quarter

Rand

Minus: Total provision for doubtful debt on last day of quarter

Rand

Equals: Net value of debtors book on last day of quarter

Rand

Number of accounts that make up the debtors book

Number

Rand value of write-offs during quarter

Rand

Number of accounts written-off during quarter

Number

Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

14**Section 14: Pricing****Pricing: This section to be completed once a year for 1 January to 31 December**

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

14.1 Initiation Fee

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Initiation fee						

14.2 Monthly service fee - for transactions in following size bands

	0K-R500K	R501-R1000	R1001-R2000	R2001-R4000	R4001-R6000	R6000+
Lowest fee						
Highest Fee						
Average						

14.3 Interest rate:- for transactions in following size bands

	0K-R500K	R501-R1000	R1001-R2000	R2001-R4000	R4001-R6000	R6000+
Lowest rate						
Highest rate						
Average						

National Credit Regulator FORM 39 STATISTICAL RETURN							
Industry group:						Page 10 of 18	
Line							
1 Name of Registered Entity							
2 NCR Registration Number							
3 Start of reporting period		dd/mm/yyyy					
4 End of reporting period		dd/mm/yyyy					
OTHER CREDIT AGREEMENTS							
15 Section 15 Credit Agreement Flow							
15.1 Value and Volume according to Size bands							
		0R-R1500	R1500-R3000	R3K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
	R' Value						
	# of Loans						
	AVE Term						
15.2 Value and Volume according to Size bands Continue							
		R40K-R60K	R60-100K	R101K-R150	R150K-R200	R200K - R400K	R400K+
	R' Value						
	# of Loans						
	AVE Term						
15.3 Value and Volume according to purpose/utilisation							
		Vehicles	Furniture	Clothing	Other Durable	Other Semi Durable	Services
	R' Value						
	# of Loans						
	AVE Term						
15.4 Gender, Low Income, Historically Disadvantaged Persons, Low density areas							
				Number	Rand Value		
Number of applications received from HDP's							
Number of applications from: HDP's rejected							
Credit agreements entered into with HDP's							
Credit agreements entered into with low income people							
Credit agreements with persons residing in low density areas							
Credit agreements with women							
Credit agreements with juristic persons							
15.5 Income Categories of clients- Gross Income Categories							
	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

National Credit Regulator Statistical Return							
Line							Page 11 of 18
1	Name of Registered Entity						
2	NCR Registration Number						
3	Start of reporting period	dd/mm/yyyy					
4	End of reporting period	dd/mm/yyyy					
OTHER CREDIT AGREEMENTS Continue							
16	Section 16: Summary of Debtors book						
		Total gross value of debtors book on last day of quarter	Rand				
		Minus: Total provision for doubtful debt on last day of quarter	Rand				
		Equals: Net value of debtors book on last day of quarter	Rand				
		Number of accounts that make up the debtors book	Number				
		Rand value of write-offs during quarter	Rand				
		Number of accounts written-off during quarter	Number				
Age Analysis of Debtors Book							
	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							
17	Section 17: Pricing						
Pricing: This section to be completed once a year for 1 January to 31 December							
3	Start of reporting period	dd/mm/yyyy					
4	End of reporting period	dd/mm/yyyy					
11.6 Pricing for agreements up to R40 000							
Initiation Fee							
Indicate the initiation fee that will be charged in case of agreements with the following amounts							
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000	
Initiation fee							
Monthly service fee							
	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K	
Lowest fee							
Highest Fee							
Average							
Interest rate:							
	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K	
Lowest rate							
Highest rate							
Average							
1 Name of Registered Entity							
2 NCR Registration Number							

Pricing: This section to be completed once a year for 1 January to 31 December						
3 Start of reporting period	dd/mm/yyyy		Page 12/18			
4 End of reporting period	dd/mm/yyyy					
11.7 Pricing for agreements with a value above R40 000						
Initiation Fee						
Indicate the initiation fee that will be charged in case of agreements for the following amounts						
	R60,000	R100,000	R150,000	R200,000	R400,000	R800,000
Initiation fee						
Monthly service fee						
	R40K-R60K	R61-100K	R101K-R150	R151K-R200	R201K - R400K	R400K+
Lowest fee						
Highest Fee						
Average						
Interest rate:						
	R40K-R60K	R61-100K	R101K-R150	R151K-R200	R201K - R400K	R400K+
Lowest rate						
Highest rate						
Average						

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Page 13 of 18

Line

- 1 Name of Registered Entity
2 NCR Registration Number
3 Start of reporting period dd/mm/yyyy
4 End of reporting period dd/mm/yyyy

18**Developmental Credit****Credit Agreement Flow****Value and Volume - Credit agreements entered into during period****18.1 Value and Volume according to Group and individual lending**

	Group	Individual	Total
R' Value			
# of Loans			

18.2 Value and Volume according to TERM

Medium	<=4 months	5-12 months	12.1-24 months	24.1-36 months	>36 months	Total
R' Value						
# of Loans						

18.3 Value and Volume according to Size bands

	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
R' Value						
# of Loans						
AVE Term						

18.4 Purpose of borrowing

	Small Business	Low Income Housing	Education Loan	Credit Co-op	Other	Total
R' Value						
Number						
AVE TERM						

18.5 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	Number	Rand Value
Number of applications received from HDP's		
Number of applications from HDP's rejected		
Credit Agreements entered into with HDP's		
Credit Agreements entered into with low income people		
Credit Agreements with persons residing in low density areas		
Credit Agreements with women		
Credit agreements with juristic persons		

18.6 Income Categories of clients- Gross Income Categories

	R0 - R1500	R1501 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	Total
R Value							
Number							

19 Section 19: Summary of Debtors book

Total gross value of debtors book on last day of quarter	Rand	
Minus: Total provision for doubtful debt on last day of quarter	Rand	
Equals: Net value of debtors book on last day of quarter	Rand	
Number of accounts that make up the debtors book	Number	
Rand value of write-offs during quarter	Rand	
Number of accounts written-off during quarter	Number	

Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

**National Credit Regulator
Statistical Return**

Page 14 of 18

Line

1 Name of Registered Entity

2 NCR Registration Number

20**Section 20: Pricing****Pricing: This section to be completed once a year for 1 January to 31 December**

3 Start of reporting period dd/mm/yyyy

4 End of reporting period dd/mm/yyyy

20.1 Pricing for small business loans**Initiation Fee**

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fee						

Monthly service fee for following loan amounts

	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
Lowest fee						
Highest Fee						
Average						

Interest rate:

	0R-R1500	R1500-R3000	R3.1K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
Lowest rate						
Highest rate						
Average						

20.2 Pricing for the development of low income housing (Unsecured)**Initiation Fee**

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fee						

Monthly service fee

	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
Lowest fee						
Highest Fee						
Average						

Interest rate:

	0R-R1500	R1500-R3000	R3K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
Lowest rate						
Highest rate						
Average						

20.3 Pricing for other developmental loans**Initiation Fee**

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fee						

Monthly service fee

	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
Lowest fee						
Highest Fee						
Average						

Interest rate:

	0R-R1500	R1500-R3000	R3K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
Lowest rate						
Highest rate						
Average						

National Credit Regulator FORM 39 STATISTICAL RETURN

Page 15 of 18

Line

1 Name of Registered Entity		
2 NCR Registration Number		
3 Start of reporting period	dd/mm/yyyy	
4 End of reporting period	dd/mm/yyyy	
4 Name of person that completed this form		
5 E-Mail		
6 Contact telephone number	Code	Number

20 Pawn Transactions

	Number	Value
20.1 Total Number of pawn agreements		
Pawn Agreements entered into with HDP's		
Pawn Agreements with women		
Pawn Agreements with men		
Pawn Agreements with persons residing in low density areas		

20.2 Indicate percentage distribution amongst different types of goods pawned

	Electronic Goods	Cellphones	Jewellery	Elect./ Mech. Tools		
%						
	White goods	Bicycles	Toys	Livestock	Other	Total
%						100%

20.3 Purpose for which money is used by client

	To pay off debt	School or Education fees	For living: Rent, Food transport etc	Emergency See below	Other	Total
Rand Value						
Number						
Emergency loans analysis						
	Death and Funeral	Medical and illness	Interruption of income	Loss: theft or fire etc	Other Emergency	Total
Rand Value						
Number						

21 Section 21: Summary of Debtors book

Total Gross Value of Debtors Book on last day of quarter	'Rand	
Minus: Total Provision for doubtful debt on last day of quarter	'Rand	
Equals: Net Value of Debtors Book on last day of quarter	'Rand	
Number of accounts that make up the debtors book	'Number	
Rand Value of write-offs during quarter	'Rand	
Number of accounts written-off during quarter	'Number	

Analysis of contracts for which payments were not received

No payment received		Rescheduled	
Number of clients	Rand Value	Number of clients	Rand Value

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

Page 16 of 18

**THIS SECTION TO BE COMPLETED BY ALL CREDIT PROVIDERS EXCEPT
PAWNBROKERS**

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

**National Credit Regulator
FORM XX Statistical Return**

Page 17/18

**THIS SECTION TO BE COMPLETED BY ALL CREDIT PROVIDERS EXCEPT
PAWNBROKERS**

22**Section 22: Insurance Continue****22.1 List of Insurers**

Please indicate the name of insurer for whom you act as an intermediary for credit insurance.

Holland
SA Eagle
Standard General
Other
Other
Other

Momentum
Old Mutual
Capital Alliance
Name
Name
Name

African Life
RMB
Metropolitan

Is one of the insurers mentioned above related to credit provider. Either being a sister, holding or subsidiary company?

Is one or more of the insurers mentioned above a cell captive or similar structure in which the credit provider is a stakeholder?

Yes

☐

No

☐

**National Credit Regulator
FORM 39 STATISTICAL RETURN**

**THIS SECTION TO BE COMPLETED BY ALL CREDIT PROVIDERS EXCEPT
PAWNBROKERS**

Line

1 Name of Registered Entity

2 NCR Registration Number

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

22**Section 22: Insurance****22.2****a) Credit Insurance sold with credit agreements****b) Insurance products offered by clients**Credit Life¹

Cover for immovable property

Cover for movable property

Cover for cards, pins and similar²Optional³ Describe

R Value of Credit	R value of Credit Insurance

R Value of Credit	Number of Transactions

Please give a description of the types of optional insurance on offer.

22.3 Cost and fees of credit insurance

Please indicate the charge for each of the following on a per R1000 per Month basis

Credit Life¹

Cover for immovable property

Cover for movable property

Cover for cards, pins and similar²Optional³

Cost	Risk Cover	Administration	Commission	Other	Total Premium

22.3 Claims analysis

Please indicate the number and value of claims submitted to insurance company during past reporting period for which claims were either paid or declined by insurer

Note exclude claims that are still pending from statistics.

Credit Life¹

Cover for immovable property

Cover for movable property

Cover for cards, pins and similar²Optional³

Number submitted	Number settled	Number paid out	R Value Claimed	R Value Paid

National Credit Regulator Statistical Return

Page 18/18

Line

1 Name of Registered Entity		
2 NCR Registration Number	DTI CIPRO No	
6 Start of reporting period	dd/mm/yyyy	
7 End of reporting period	dd/mm/yyyy	
3 Number of branches registered with NCR		
4 Name/ designation person completed this form		
5 E-Mail		
6 Contact telephone number	Code	Number

DECLARATION

I, the undersigned are duly authorised to sign this statistical return.

I declare that this return is a fair and accurate representation of credit agreements/ transactions entered into by the registered entity.

Name:	
Signature	
Date	dd/mm/yyyy

FORM 40**NCR Annual Financial Statement Return**

Page 1 of 4

1 Name of Registered Entity			
2 NCR Registration Number			
6 Financial year-end month			
7 Year for which return is completed			
4 Name/ designation person completed form			
5 E-Mail			
6 Contact telephone numt	Code	Number	

INCOME STATEMENT**1 Revenue**

Note

- 1.1 Interest income on credit extension
- 1.2 Administration and Service fee income on credit extension
- 1.3 Commission and fees from credit insurance
- 1.4 Bad debts recovered
- 1.5 Other
- 1.6 **Total revenue from credit extension**
- 1.7 Other interest income
- 1.8 Other Income
- 1.9 **Total revenue**

2 Expenses

- 2.1 Bad debt write-offs on
- 2.2 Change in provision for bad debt (indicate negative if decrease)
- 2.3 Interest paid (Exclude bank charges)
- 2.4 Directors' remuneration
- 2.5 Salaries and wages
- 2.6 Staff training costs
- 2.7 Exceptional loss/ expense
- 2.8 Other expenses
- 2.9 **Total Expenses**

3 Net Income from operations

4 Value added tax and STC

5 Taxation

6 Net Income After Tax

7 Minority Interest

8 NET INCOME**Notes**

1	
2	
3	

NCR Annual Financial Statement Return

Page 2 of 4

- 1 Name of Registered Entity
 2 NCR Registration Number
 6 Financial year-end month
 7 Year for which return is completed

9 BALANCE SHEET

	Latest Balance	Average Balance (t + t ₁) / 2	Note
9.1 Equity			
9.2 Total Debt			
9.3 Total Other liabilities			
9.4 TOTAL EQUITY and LIABILITIES			
9.5 Gross Debtors			
9.6 Provision for bad debt			
9.7 Net Debtors			
9.8 Other Assets			
9.9 TOTAL ASSETS			

Notes

1

2

FORM 40 **NCR Annual Financial Statement Return**

Page 3 of 4

- 1 Name of Registered Entity
2 NCR Registration Number
6 Financial year-end month
7 Year for which return is completed
4 Name/ designation person completed form
5 E-Mail
6 Contact telephone number

Code

Number

11 Black Economic empowerment

Please indicate the percentage of ownership/ shareholding in the credit provider by:

Historically disadvantaged persons (HDP) %
Other: %

Please indicate commitments made with regards to Broad Based Black Economic Empowerment

12 Employment Equity

Have you submitted an Employment Equity plan to the Department of Labour? Yes/ No

If not please indicate below what measures have been taken with regards to employment equity.

12.1 Employment Records

Total number of people employed by credit provider
Percentage of total employment number HDP
Number of people employed by agents and brokers
Percentage of total employment number HDP

	Number
	Number
	Number
	%

FORM 40**NCR Annual Financial Statement Return**

Page 4 of 4

1 Name of Registered Entity		
2 NCR Registration Number		
6 Financial year-end month		
7 Year for which return is completed		
4 Name/ designation person completed form		
5 E-Mail		
6 Contact telephone number	Code	Number

10 Declaration by Accounting Officer

This return has been reviewed by the accounting officer.

Name of Accounting Officer	
Name of professional body	
Membership/ registration number	

I the undersigned are the appointed accounting officer and declare that I have reviewed the information provided in this return.

Signature	
Date	
Contact Telephone	Code

National Credit Regulator

FORM 43: Sect 52(6) Annual Compliance Report

Industry Group: Credit Bureau

Line

1 Name of Registered Entity		
2 NCR Registration Number		
3 DTI Registration Number (CIPRO)		
4 Start of quarter	dd/mm/yyyy	
5 End of quarter	dd/mm/yyyy	
6 Number of branches registered with NCR		
7 Name of person that completed this form		
8 E-Mail		
9 Contact telephone number	Area Code	Tel. No.

10 Year covered in return:

1. Company Profile (Update if Necessary)

Please briefly describe the profile of your company (history, mission, ownership, etc.)

1.

(1 page maximum)

2. Compliance

Section 2.1: General Credit Bureau Operations

2.1.1 Please describe the key measures to verify the accuracy of data reported to you by your contractual partners:

(1 page maximum)

2.1.2 Please confirm if you are compliant with the data retention periods as specified in the regulations:

Yes ☐

No ☐

Reasons for not being compliant:

2.1.3 Please describe the key operational resources, procedures and systems in place for keeping the data secure and confidential:

(1 page maximum)

2.1.4 Please confirm that you expunge data you are not allowed to hold in your data bases (such as race, medical history, trade union membership):

Yes ☐

No ☐

Reasons for not being compliant:

Section 2.2: Accuracy of Credit Information**2.2.1**

Please describe the key operational resources, procedures and systems for the investigation of information challenged by the consumer:

(1 page maximum)

2.2.2

What are the estimate average costs and the average time for solving consumer disputes:

Average cost estimate:

Average time estimate:

2.2.3

Please describe the key operational resources, procedures and systems to ensure that incorrect information is not repeatedly reflected on the credit bureau:

(1 page maximum)

2.2.4

Please the primary causes/sources for inaccuracies and attribute those to the relevant parties as listed below:

	Percentage
Credit providers:	<input type="text"/>
Consumers:	<input type="text"/>
Internal Systems:	<input type="text"/>
Other:	<input type="text"/>

2.2.3

Please list operational resources, procedures and systems in place for combatting or preventing identity fraud:

(1 page maximum)

Section 2.3: Non-compliance

Are there any areas in which your firm is not compliant or has problems to comply?
 2.3.1 If so please indicate the problem and reasons:

(1 page maximum)

2.3.2

Please indicate how you intend to solve the non-compliance indicated in 2.3.1

(1 page maximum)

3. General Information

3.1 Please the resources you allocate for the education of the public on credit reporting and credit scoring:

(1 page maximum)

3.2 Please describe the products your company offers to promote the objectives in the National Credit Act, Sect. 13(a):

(1 page maximum)

3.3 List all the credit scoring models you use for producing credit bureau scores and attach a list of all variables that you use per model:

(as required, attach list extra)

4. Optional: Further Questions

4.1 Note any developments in the market you are active in which you might want to bring to the attention of the National Credit Regulator:

(as required)

5. Statistics**Section 5.1: Market Monitoring**

Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

5.1.1 Total number of credit reports sold:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.2 Total number of contractual partners that furnish you with information on a regular basis:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.3 Total number of natural persons upon who credit reports are stored:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.3 Total number of juristic persons upon who credit reports are stored:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

Section 5.2: Inaccuracies

Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

5.2.1 Total number of complaints received in respect to credit reports:

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Total No.						
Valid Complaints (%):						
Proven Invalid Complaints (%):						
Unresolved (%):						

	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Total No.						
Valid Complaints (%):						
Proven Invalid Complaints (%):						
Unresolved (%):						

5.2.2 Total number of complaints received in respect to judgments:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.3**Total number of cases where incidents were attributed to wrong person:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.4**Total number of cases where the credit report was attributed to wrong person:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.5 Total number of incidents where the amount reported in respect to a judgment is incorrect:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.6 Total number of complaints about proven invalid information that is repeatedly reflected on the credit bureau:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.7 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.7**Total number of complaints about other instances (not covered by 5.2.1 - 5.2.6)**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.6**Please describe any data problems (associated with the data you provided above) you would like to bring to the attention of the National Credit Regulator:**

(1 page maximum)

Declaration

I/we confirm that:

- I am duly authorized to sign off this compliance report
- this compliance report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the National Credit
- all significant instances of non-compliance are detailed in this report or in the attachments

_____ of _____ (Credit bureau)
 (Duly Authorized Officer)

National Credit Regulator
FORM 44: Sect 70(5) Quarterly Synoptic Report

Industry Group: Credit Bureau

Line

- 1 Name of Registered Entity
- 2 NCR Registration Number
- 3 DTI Registration Number (CIPRO)
- 4 Number of branches registered with NCR
- 5 Name of person that completed this form
- 6 E-Mail
- 7 Contact telephone number

Area Code

Tel. No.

- 8 Period covered in return?

Quarter	Reporting Period	Due Date	Tick Field:
1. Quarter	January 1 - March 31	15 May	
2. Quarter	April 1 - 30 June	15 Aug	
3. Quarter	July 1 - September 30	15 Nov	
4. Quarter	October 1 - 31 December	15 Feb	

1. General Compliance

Section 1.1: Consumer Protection Statistics

1.1.1 Access to Credit Reports

- 1.1.1.1 Total number of credit reports provided to consumers without charge
- 1.1.1.2 Total number of credit reports provided to consumers with charge

Month 1	Month 2	Month 3

1.1.1 Complaints

- 1.1.1.1 Total number of complaints received in reporting period:

Total No.:

Valid Complaints (%):

Proven Invalid Complaints (%):

Unresolved (%):

Month 1	Month 2	Month 3

- 1.1.1.1 Total number of complaints received in respect to credit reports
- 1.1.1.3 No. of cases where credit report was allocated to wrong person
- 1.1.1.4 No. of cases where judgment was attributed to wrong person
- 1.1.1.5 No. of cases where any amount reported in record is incorrect
- 1.1.1.6 No. of cases where amount reported in judgment was incorrect
- 1.1.1.7 No. of cases of complaints about proven invalid information that is repeatedly reflected on the credit bureau:
- 1.1.1.8 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):
- 1.1.1.9 Total number of complaints about other instances (not covered by 5.2.1 - 5.2.8)
- 1.1.1.10 Name the primary reasons for other complaints:

Month 1	Month 2	Month 3

2. Credit Market Monitoring

Section 2.1: Credit Market

2.1.1 Total Amount of Credit Stored (mio Rand)

2.1.1.1 Total Rand value of mortgages granted

2.1.1.2 Total Rand value of credit facilities

* Of which are bank overdrafts

* Of which are credit cards

* Of which are store cards

* Of which are other credit facilities

2.1.1.3 Total Rand value of Unsecured Credit Transactions

2.1.1.4 Total Rand value of other credit granted

	Month 1	Month 2	Month 3
R			
R			
R			
R			
R			
R			
R			

2.1.2 Descriptive Statistics: Credit Risk Analysis

2.1.2.1 Scores for of mortgages granted

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

2.1.2.2 Scores for of credit facilities

* Of which are bank overdrafts

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

* Of which are credit cards

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

* Of which are store cards

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

* Of which are other credit facilities

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

2.1.2.3 Scores for of Unsecured Credit Transactions

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

2.1.2.4 Scores for of other credit granted

	Month 1	Month 2	Month 3
Average:			
Median:			
Range:			

2.1.2.6 Total number of consumers with open and active accounts

2.1.2.7 Total number of consumers with 2 payments in arrears

2.1.2.8 Total number of consumers with 3 payments in arrears

2.1.2.9 Total number of consumers with 4 payments in arrears

	Month 1	Month 2	Month 3

Section 2.2: Credit Reporting Activity

2.2.1 General Credit Reporting Information

- 2.2.1.1 Total number of natural persons stored in data base(s)
 - of which are women
- 2.2.1.2 Total number of juristic persons stored in data base(s)
- 2.2.1.3 Total number of contractual partners furnishing information
- 2.2.1.4 Total number of credit reports sold within reporting period
- 2.2.1.5 Total number of credit reports sold with scores within reporting period
- 2.2.1.6 Total number of credit scores sold within reporting period

Month 1	Month 2	Month 3

2.2.2 Distribution of Credit Reports

- 2.2.2.1 Total number of credit reports sold to banks
- 2.2.2.2 Total number of credit reports sold to retailers
- 2.2.2.3 Total number of credit reports sold to telecommunication providers
- 2.2.2.4 Total number of credit reports sold to utility companies
- 2.2.2.5 Total number of credit reports sold to insurance companies
- 2.2.2.7 Total number of credit reports sold to employers

Month 1	Month 2	Month 3

3. Optional: Further Questions

- 3.1 Are there any developments you would like to bring to the attention of the National Credit Regulator?

Declaration

I/we confirm that:

- I am duly authorized to sign off this compliance report
- this synoptic report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the National Credit Act,

_____ of _____ (Credit bureau)
 Duly Authorized Officer

National Credit Regulator

Form 45

Page 1 of 2

In terms of Section 16 and 106 of the National Credit Act
To be completed quarterly and submitted within 30 days of quarter end.

Periodic Synoptic Report by Insurer

Name of Insurance Company
FSB Registration number
Start of reporting period
End of reporting period

1 Credit insurance information per class of business

- 1.1 Credit Life¹
1.2 Cover for immovable property⁵
1.3 Cover for movable property⁵
1.4 Cover for cards, pins and similar²
1.5 Optional³
1.6 Combined Cover⁴

R'000	R'000	R'000	R'000
Premiums (Net)	Claims (Net)	Commission (Net)	Other Expenses (Net)

2 Analysis of claims**2.1 Claims settled and rejected**

- 1.1 Credit Life¹
1.2 Cover for immovable property⁵
1.3 Cover for movable property⁵
1.4 Cover for cards, pins and similar²
1.5 Optional³
1.6 Combined Cover⁴

Claims Received		Claims Rejected		Claims Paid	
Number	R Value	Number	R Value	Number	R Value

2.2 Primary reasons for claims - Indicate percentage distribution.

	Death	Unemployment	Disability	Total
Credit Life				100%
	Damage	Theft/Loss	Other	Total
Cover for immovable property				100%
Cover for movable property				100%
Cover for cards, pins and similar ²				100%
Optional ³				100%

2.3 Primary reasons for rejecting claims

Please indicate the primary reasons for rejecting claims.

Notes

- 1 As defined in the National Credit Act
2 Insurance cover for loss or theft of an access card, personal information number, or similar device ; or any loss or theft of credit consequential to a loss or theft of card, personal information or similar device.
3 Optional Insurance related to Section 106 (3) of the Act.
4 Combined cover: Where premiums are in respect of cover for a combination of 1.1, 1.2 and 1.3 it should be shown under 1.6 and not under 1.1.
A brief description must also be provided of the combined product

National Credit Regulator

Page 2 of 2

In terms of Section 16 and 106 of the National Credit Act

Periodic Synoptic Report by Insurer

Start of reporting period

--

End of reporting period

--

DECLARATION

I, the undersigned are duly authorised to sign this report.

I declare that this report is a fair and accurate representation of our insurance portfolio.

Name:

Designation

Signature

Date: dd/mm/yyyy

**National Credit Regulator
Credit Providers Return and
Financial Statement Submission Schedule**

Page 1 /1

RETURNS AND FINANCIAL STATEMENTS				
	Statistical Return		Financial Statements	Financial and Operational - Return
	Quarterly submission	Annual submission	Annual submission	Annual Submission
Small credit providers		X	X	X
Developmental Lenders	X		X	X
Medium and large credit providers	X		X	X
			X	X

Periods covered by returns and due dates

Name of FORM			Due within
Statistical Return - Quarterly	Q1	1 January - 31 March	1 and 1/2 Calender month
	Q2	1 April- 30 June	1 and 1/2 Calender month
	Q3	1 July - 30 September	1 and 1/2 Calender month
	Q4	1 October - 31 December	1 and 1/2 Calender month
Statistical Return- Annually	1 January to 31 December		1 and 1/2 Calender month
Annual Financial Statements- Annual	Financial year of credit provider		Within six months YE
Financial and Operational Return - Annual	Financial year of credit provider		Within six months YE