

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						
<b>OTHER CREDIT AGREEMENTS Continue</b>							
<b>16</b>	<b>Section 16: Summary of Debtors book</b>						
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					
<b>Age Analysis of Debtors Book</b>							
	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							
<b>17</b>	<b>Section 17: Pricing</b>						
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						
<b>11.6</b>	<b>Pricing for agreements up to R40 000</b>						
<b>Initiation Fee</b>							
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							
<b>Monthly service fee</b>							
	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K	
Lowest fee							
Highest Fee							
Average							
<b>Interest rate:</b>							
	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				
4	End of reporting period	dd/mm/yyyy				
						Page 12/18
<b>11.7 Pricing for agreements with a value above R40 000</b>						
<b>Initiation Fee</b>						
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						
<b>Monthly service fee</b>						
	R40K-R60K	R61-100K	R101K-R150	R151K-R200	R201K - R400K	R400K+
Lowest fee						
Highest Fee						
Average						
<b>Interest rate:</b>						
	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****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

Number

Value

**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.

Hollard	
SA Eagle	
Standard General	
Other	
Other	
Other	

Momentum		African Life	
Old Mutual		RMB	
Capital Alliance		Metropolitan	
Name			
Name			
Name			

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**

	R Value of Credit Insurance
Credit Life <sup>1</sup>	
Cover for immovable property	
Cover for movable property	
Cover for cards, pins and similar <sup>2</sup>	
Optional <sup>3</sup> Describe	

**b) Insurance products offered by clients**

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

	Cost Risk Cover	Administration	Commission	Other	Total Premium
Credit Life <sup>1</sup>					
Cover for immovable property					
Cover for movable property					
Cover for cards, pins and similar <sup>2</sup>					
Optional <sup>3</sup>					

**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.

	Number submitted	Number settled	Number paid out	R Value Claimed	R Value Paid
Credit Life <sup>1</sup>					
Cover for immovable property					
Cover for movable property					
Cover for cards, pins and similar <sup>2</sup>					
Optional <sup>3</sup>					

# National Credit Regulator Statistical Return

Line

Page 18/18

1 Name of Registered Entity		
2 NCR Registration Number		
6 Start of reporting period	dd/mm/yyyy	DTI CIPRO No
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 <sub>1</sub> ) / 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	<input type="text"/>		
2 NCR Registration Number	<input type="text"/>	<input type="text"/>	
6 Financial year-end month	<input type="text"/>	<input type="text"/>	
7 Year for which return is completed	<input type="text"/>	<input type="text"/>	
4 Name/ designation person completed form	<input type="text"/>		
5 E-Mail	<input type="text"/>		
6 Contact telephone number	Code	<input type="text"/>	Number <input type="text"/>

**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

<input type="text"/>
<input type="text"/>
<input type="text"/>

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

<input type="text"/>
<input type="text"/>
<input type="text"/>

# 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)

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

(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:

Credit providers:  
Consumers:  
Internal Systems:  
Other:

Percentage

**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**

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

(1 page maximum)

**2.3.2****Please indicate how you intent 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 - 5.2.6)**
**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)

	Month 1	Month 2	Month 3
2.1.1.1 Total Rand value of mortgages granted	R		
2.1.1.2 Total Rand value of credit facilities	R		
* Of which are bank overdrafts	R		
* Of which are credit cards	R		
* Of which are store cards	R		
* Of which are other credit facilities	R		
2.1.1.3 Total Rand value of Unsecured Credit Transactions	R		
2.1.1.4 Total Rand value of other credit granted	R		

#### 2.1.2 Descriptive Statistics: Credit Risk Analysis

	Month 1	Month 2	Month 3
2.1.2.1 Scores for of mortgages granted	Average:		
	Median:		
	Range:		
2.1.2.2 Scores for of credit facilities	Average:		
* Of which are bank overdrafts	Median:		
	Range:		
* Of which are credit cards	Average:		
	Median:		
	Range:		
* Of which are store cards	Average:		
	Median:		
	Range:		
* Of which are other credit facilities	Average:		
	Median:		
	Range:		
2.1.2.3 Scores for of Unsecured Credit Transactions	Average:		
	Median:		
	Range:		
2.1.2.4 Scores for of other credit granted	Average:		
	Median:		
	Range:		
2.1.2.6 Total number of consumers with open and active accounts	Month 1	Month 2	Month 3
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			

## 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 Life<sup>1</sup>  
 1.2 Cover for immovable property<sup>5</sup>  
 1.3 Cover for movable property<sup>5</sup>  
 1.4 Cover for cards, pins and similar<sup>2</sup>  
 1.5 Optional<sup>3</sup>  
 1.6 Combined Cover<sup>4</sup>

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 Life<sup>1</sup>  
 1.2 Cover for immovable property<sup>5</sup>  
 1.3 Cover for movable property<sup>5</sup>  
 1.4 Cover for cards, pins and similar<sup>2</sup>  
 1.5 Optional<sup>3</sup>  
 1.6 Combined Cover<sup>4</sup>

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 <sup>2</sup>				100%
Optional <sup>3</sup>				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

**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