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## Media Release

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### **Joint operation between NCR, Office of the Consumer Protector and SASSA in Sarah Baartman District Municipality in the Eastern Cape**

On Friday, 01 February 2019, the National Credit Regulator (NCR) joined forces with the Office of the Consumer Protector, South African Social Security Agency (SASSA) and South African Police Service (SAPS) from the Sarah Baartman Region in an operation aimed at curbing illegal retention of consumer instruments including identity books, bank cards and SASSA cards, to enforce credit agreements.

The operations were conducted at an entity conducting business in Jeffreys Bay, Somerset East and Humansdorp. During the operation, 393 SASSA and bank cards as well as 37 identity books were seized. Four (4) criminal cases were opened and we are hopeful that there will be swift prosecution of these matters.

The focus of this kind of operation is primarily to identify credit providers who are unlawfully retaining pension cards, bank cards, identity documents and personal identity numbers (PIN) of their clients as surety. "Retaining these cards is a contravention of the

National Credit Act (NCA) and it is a criminal offence”, says Jacqueline Peters Manager of the Investigations and Enforcement Department at the National Credit Regulator.

Peters says this operation will not be the last of its kind in the region. SASSA and the Office of the Consumer Protector will continue to work together to root out predatory practices and to ensure that all credit providers, no matter where they conduct business, comply with the provisions of the National Credit Act. “The exploitation of vulnerable and unsuspecting consumers by credit providers will not be tolerated,” added Peters.

“Consumers are cautioned to avoid credit providers who require them to hand over their identity books or SASSA cards as it is a criminal offence and it is usually coupled with reckless lending and overcharging”, concludes Peters.

**Ends**

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### **About The 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. The NCR is mandated with the registration of Credit Providers, Credit Bureaus, Debt Counsellors, Payment Distribution Agents, and Alternative Dispute Resolution Agents; and monitoring their conduct in compliance with the National Credit Act as amended. The National Credit Regulator offers education and protection to consumers of credit in promotion of a South African credit market that is fair, transparent, accessible and dynamic.

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