NOTICE OF FRAUDULENT EMAIL BEING CIRCULATED TO DEBT COUNSELLORS

Circular 03 of 2026

PURPOSE OF THE CIRCULAR

1. The purpose of this Circular is to alert all Debt Counsellors and affected stakeholders of a fraudulent email currently being circulated to Debt Counsellors from an email account identified as **"Smartsheet"** with email address: **automation@app.smartsheet.com**, which falsely purport to be automated notifications issued by the National Credit Regulator ("NCR") through the Debt Help System ("DHS").

2. The below screenshot depicts the contents of this fraudulent email:

Action Required

Dear

This email serves to notify you that the NCR has performed a migration process to update all debt review records

During the process the system detected that your debt review application was not filed to court for an order of the court for restructuring your debt obligations.

Your Debt Review Status
Dhs Status: []
Dhs Status Date: []

Please note that filing the matter to court is mandatory and not options, kindly contact your debt counsellor within 15 days to discuss your situation and decision.

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Kindly note that In case the matter is not finalized within 15 days with the court, the system shall automatically remove your debt review status with the credit bureaus and you will no longer be protected

Please note that the debt counsellor is copied in this email.

Best Regards
U-Dhs System Controller

National Credit Regulator
Advocating For Inclusive Credit

3. The NCR would like to clarify that this email communication is not authorised, endorsed, nor approved by the NCR. In addition, the DHS does not generate automated email notifications of this nature, and any such communication should be disregarded.

4. Debt Counsellors and stakeholders are encouraged to exercise caution when receiving unsolicited emails purporting to originate from the NCR or the DHS. Recipients should not respond to such communication, click on any links, open attachments, or disclose any personal, confidential, or sensitive information.

5. The NCR remains steadfast in its commitment to protecting the integrity of its systems and continues to closely monitor incidents involving the unauthorised use of its name or systems and to take appropriate measures to ensure the ongoing protection of consumers and registrants.

FOR FURTHER INFORMATION OR CLARITY ON THIS CIRCULAR, PLEASE CONTACT THE FOLLOWING NCR OFFICIALS

Calvin Moroane at CMoroane@ncr.org.za; or Rhulani Mzankomo at RMzankomo@ncr.org.za; or Andisiwe Dondashe at ADondashe@ncr.org.za