



SUBMISSION OF STATUTORY REPORTS BY REGISTERED CREDIT PROVIDERS

CIRCULAR 4 OF 2025

BACKGROUND

This circular serves as a formal notice to all registered credit providers regarding the submission of statutory reports in line with the requirements of the National Credit Act, 2005 (Act No. 34 of 2005) and related regulations.

1. REPORTING OBLIGATIONS

In terms of Regulations 62 to 68, all registered credit providers are required to submit the following:

REPORT	FORMAT	FREQUENCY AND DUE DATE: ONCE PER ANNUM	ACCOUNTING PROFESSIONAL INVOLVED?	WHO MUST SIGN THE REPORT?
Annual Financial Statements	As prepared by an accounting professional	Within 6 months of the Financial Year End	Yes	Accounting Professional
Annual Financial and Operational Return	Form 40	Within 6 months of the Financial Year End	Yes	Accounting Professional
Assurance Engagement Report for Audited Credit Providers	Guidelines and an Illustrative report have been issued	Within 6 months of the Financial Year End	Yes	Accounting Professional
Assurance Engagement Report for Unaudited Credit Providers	Guidelines and an Illustrative report have been issued	Within 6 months of the Financial Year End	Yes	Accounting Professional
Compliance Report	Guidelines and an Illustrative report have been issued	Within 6 months of the Financial Year End	No	Credit provider

Disclaimer:

While the NCR has taken reasonable care to ensure the factual accuracy of this Circular, it cannot guarantee such accuracy, especially with regards to future events. Accordingly, NCR does not accept any liability for damages incurred by any party as a result of decisions or actions taken on the basis of information supplied in this Circular.

2. DEADLINE FOR SUBMISSION

All reports must be submitted on or before the submission due date.

For example:

- Credit providers with a year-end of 31 January 2025 will be required to submit the reports on 31 July 2025.
- Credit providers with a year-end of 28 February 2025 will be required to submit the reports on 31 August 2025.
- Credit providers with a year-end of 31 March 2025 will be required to submit the reports on 30 September 2025.

3. SUBMISSION PROCEDURE

Reports should be submitted as follows:

- Email submissions: submissions@ncr.org.za
- Ensure all documents are duly signed and clearly labelled with your NCR registration number.

4. GUIDELINES AND PRESCRIBED STATUTORY REPORTING

1. Annual Financial Statements
2. Annual Financial and Operational Return (Form 40)
 - Annual Financial and Operational Return (.pdf)
 - Annual Financial and Operational Return (.xls)
3. Assurance Engagement Reports Audited
 - Assurance Engagement Illustrative Report
4. Assurance Engagement Reports Unaudited
 - Assurance Engagement Reports - Unaudited
5. Compliance Report
 - Compliance Report (.pdf)
 - Compliance Report (.doc)

5. CONTACT FOR ASSISTANCE

Should you require any clarification or assistance with the submission process, please contact:

Ms. Kholeka Madikiza tel: **(011) 554 2826** or Email: **complianceinquiries@ncr.org.za**

We appreciate your cooperation in meeting the requirements of the National Credit Act.

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