



# OBLIGATORY SUBMISSION OF STATISTICAL RETURN(FORM 39) BY REGISTERED CREDIT PROVIDERS

## CIRCULAR 5 OF 2025

### BACKGROUND

This circular serves as a formal notice to all credit providers regarding their statutory obligation to submit their **Statistical Return (FORM 39)** for the applicable reporting period, in line with the requirements of the National Credit Act 34 of 2005 (Act no. 34 2005) and related regulations.

### 1. SUBMISSION REQUIREMENTS:

PRODUCT TYPE	REPORTING FREQUENCY	DUE DATE & REPORTING PERIODS
Annual disbursement exceeding R15 million	Quarterly	Quarter 1 (Jan – Mar): 15 May <b>Quarter 2 (Apr – Jun): 15 August</b> Quarter 3 (Jul – Sep): 15 November Quarter 4 (Oct – Dec): 15 February
Annual disbursement less than R15 million	Annually	15 February (1 Jan – 31 Dec)

#### 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. FORM DETAILS

**Form 39** captures comprehensive quarterly or annual data, including but not limited to:

- Number of applications for credit received
- Number and value of loans granted.
- Summary of debtor's book

## 3. COMPLIANCE OBLIGATIONS

All information must be accurate, complete, and fairly represent the credit activities and status of the credit provider, according to Regulation 62(2) of the National Credit Act.

## 4. FORM 39 TEMPLATE

Statistical Returns (Form 39)

## 5. SUBMISSION PROCEDURE

Reports should be submitted as follows:

- Email: [returns@ncr.org.za](mailto:returns@ncr.org.za)

## 6. ASSISTANCE & SUPPORT

If you require guidance on completing or submitting **Form 39**, please contact:

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

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

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