

**NATIONAL CONSUMER TRIBUNAL CANCELS REGISTRATION OF A DEBT
COUNSELLOR AND IMPOSES R1 MILLION RANDS ADMINISTRATIVE FINE
FOR CONTRAVENTIONS OF THE NATIONAL CREDIT ACT**

FOR IMMEDIATE RELEASE

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Johannesburg - The National Credit Regulator (NCR) welcomes the ruling handed down by the National Consumer Tribunal (NCT) on 15 September 2026 against a registered debt counsellor, **Bongolethu Gedeza (NCRDC3875)**, who operated in Cape Town, Western Cape, trading as **CDS Consulting, PDS Consulting and Debt Counselling Removals South Africa**. The ruling follows enforcement action by the NCR after receiving numerous complaints from consumers. The preliminary investigation identified several repeated contraventions of the National Credit Act 34 of 2005 (NCA), including placing consumers under debt review without their consent. The evidence was gathered during the investigation supported the NCR's direct referral of the matter to the NCT.

According to Adv Kedilatile Legodi, Manager of the Debt Counselling Department at the NCR, the investigation uncovered several additional contraventions. "The NCR's investigation into Bongolethu Gedeza revealed other contraventions such as overcharging of debt counselling fees and non-referral of debt counselling matters to the Tribunal or Magistrate's Court despite charging and receiving legal fees from the consumers for this purpose.

The NCR further found that Gedeza misled consumers by representing that she was associated with the NCR and that the NCR had authorised her to contact and assist consumers in reducing interest rates on their existing credit agreements and/or debts. Legodi further stated that the debt counsellor charged debt review cancellation fees, which is inconsistent with the fee guidelines applicable to debt counsellors.

The NCT upheld the NCR's findings and declared that the debt counsellor had engaged in prohibited conduct and committed several repeated contraventions of the NCA. Amongst other orders, the NCT:

- Cancelled the registration of Gedeza as a debt counsellor trading as CDS Consulting, PDS Consulting and Debt Counselling Removals South Africa (NCRDC3875) with immediate effect;
- Imposed an administrative fine of R1 000 000.00 (One Million Rand); and
- Ordered that she must appoint an audit firm at her own cost to audit all consumer files and refund consumers overcharged and/or charged for services not rendered.

This judgment reinforces that superficial compliance with the NCA by registered debt counsellors, achieved merely by registering with the NCR while failing to comply with the substantive requirements of legislation, will not be tolerated. It further demonstrates the NCR's continued commitment to promoting a fair, transparent and responsible credit market while protecting consumers from unscrupulous conduct by debt counsellors.

"The ruling in the Gedeza case sends a clear and unequivocal message to all debt counsellors that non-compliance with the NCA and conduct that seeks to exploit and mislead consumers will be met with decisive regulatory and judicial action," reiterates Legodi.

Legodi urges consumers to remain vigilant and exercise caution when approached by individuals or entities offering debt counselling services. Whilst it may not always be undemanding for consumers to identify unlawful or unscrupulous practices, **consumers are encouraged to ensure that they have knowledge and understand:**

1. Who is offering the debt counselling service and whether the person is registered with the NCR;
2. What the debt counselling process entails;
3. The implication of entering debt review;
4. The applicable fees and charges associated with debt counselling process; and
5. The terms and conditions of any agreement before signing up for debt counselling.

Consumers who believe they have been subjected to unlawful conduct by a debt counsellor are encouraged to report the matter and lodge a complaint with the NCR by submitting the complaint prescribed form to Complaints@ncr.org.za, and those who want more information about debt counselling, can contact the NCR's call centre on **0860 627 627**.

“Consumers and all related stakeholders are advised not to accept any debt counselling related services offered by Bongolethu Gedeza, CDS Consulting, PDS Consulting and Debt Counselling Removals South Africa, following the cancellation by the NCT” concludes Legodi.

NOTE: DC Partner is a Payment Distribution Agent duly registered with the National Credit Regulator under registration number NCRPDA02.

ISSUED BY: THE NATIONAL CREDIT REGULATOR

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ABOUT THE NATIONAL CREDIT REGULATOR

The National Credit Regulator is tasked with regulating the South African credit industry, ensuring fair practices, promoting responsible lending, and protecting consumer rights under the National Credit Act.