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. It is tasked with carrying out education, research, policy development, registration of industry participants, i.e. credit providers, credit bureaux, alternative dispute resolution agents, payment distribution agents and debt counsellors, investigation of complaints, and enforcement of the Act. The Act requires the NCR to promote the development of an accessible credit market, particularly to address the needs of historically disadvantaged persons, low-income persons, and remote, isolated or low-density communities. The NCR invites applications from suitable candidates for the following position:

Position: Senior Monitoring Officer

Paterson Grade: C – Upper

Salary ranges from R253 900 – R482 400 Maximum

Requirements:

- The successful candidate must hold a relevant degree in legal, compliance management or equivalent with a minimum of 4 years working experience in the financial, legal, compliance, credit or regulatory environment.
- A minimum of 2 years' debt counselling process experience is required.
- Admission as an attorney or advocate and supervisory experience will be an added advantage.
- A valid code B driver's license is required, and own reliable vehicle will be an added advantage.

Duties:

- Manage and provide guidance to the compliance monitoring team including administrators on the end-to-end compliance monitoring and enforcement action activities of the department.
- Monitor progress and review compliance monitoring and enforcement portfolios of monitoring officers.
- Monitor performance of the compliance monitoring team including administrators against the set targets and proactively advise on areas of improvement.
- Participate in the compliance monitoring process of debt counsellors with the National Credit Act (NCA) and the conditions of registration. Take corrective or enforcement action for non-compliance.
- Maintain and monitor implementation of departmental policies and procedures and recommend improvements where necessary.
- Provide technical support/assistance/input on the compliance monitoring and enforcement activities as well as on debt counselling related projects/queries where necessary.
- Train compliance monitoring officers and other departmental staff on related procedures.
- Monitor trends in the debt counselling industry and recommend interventions to be undertaken by the NCR where appropriate.
- Prepare the departmental monthly, quarterly and related reports.
- Establish and maintain stakeholder relations within the debt counselling industry.

Skills:

- Communication skills (written and verbal).
- Analytical skills.
- Report writing skills.
- Presentation skills.
- Legal interpretation skills.
- Ability to work under pressure with little supervision.
- Computer literacy (proficient in MS Word, Excel and PowerPoint).
- Decision making skills.
- Planning and organizing skills.

Closing Date: 27 December 2026

The National Credit Regulator is an equal opportunity organisation which offers competitive market related packages. Suitable persons should send a detailed CV quoting the relevant reference number
to: IF-Recruitment@ncr.org.za

Correspondence will only be entered into with short listed candidates. The National Credit Regulator reserves the right not to make an appointment.

The NCR is committed to promoting employment equity, diversity and inclusion in the workplace. Preference may be given to candidates from designated groups in accordance with the NCR's Employment Equity Plan. Suitably qualified persons with disabilities are particularly encouraged to apply.

Ref: DCSMO/12/26