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## Media Release

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### **Investigations in the Cape Town**

In the past week, the National Credit Regulator (“NCR”) embarked on investigations against Debt Counsellors in the Cape Town area following the receipt of numerous complaints of non-compliance with the National Credit Act, 34 of 2005 (“the Act”).

Following resistance, threats, and non-cooperation by certain registrants and/or entities which actions prevented the NCR’s inspector’s from conducting onsite investigations, the NCR requested the assistance of the South African Police Services (“SAPS”) in certain instances.

“In the event that the SAPS is involved, the SAPS may find cause to further investigate allegations by consumers claiming to have been placed under debt review without their consent as such conduct amounts to fraud” says Chief Executive Officer (“CEO”) of the NCR, Ms Nomsa Motshegare.

The NCR’s inspectors are duly appointed by the CEO of the NCR in terms of Section 25 of the Act to conduct investigations into alleged contraventions of the Act.

Inspectors are to be allowed to enter the premises of registrants or any entity or individual against whom a complaint has been initiated and from where activities are performed and/or services rendered at any time during an entity’s normal business hours to conduct the investigation. Furthermore, apart from being a contravention in terms of the Act and Conditions

of registration, it is an offence in terms of Section 160 of the Act to hinder the administration of the Act, which includes, but is not limited to, obstructing Inspectors of the NCR from exercising their powers or performing their duties delegated to them in terms of Section 25 of the Act.

Should there be any doubt or hesitance pertaining the identity of the inspectors, registrants may first engage the NCR directly by way of telephone and email. Such verifications will however not result in a postponement of the investigation.

Individuals and entities are warned that the NCR will not hesitate to invoke all the necessary actions and powers stipulated within the Act, to enable it to discharge its regulatory mandate.

**ENDS**

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#### **About The National Credit Regulator**

The National Credit Regulator (NCR) was established as the regulator under the National Credit Act 34 of 2005 (NCA) and is responsible for the regulation of the South African credit industry. The NCR is mandated with the registration of Credit Providers, Credit Bureaus, Debt Counsellors, Payment Distribution Agents, and Alternative Dispute Resolution Agents; and monitoring their conduct in compliance with the National Credit Act as amended. The National Credit Regulator offers education and protection to consumers of credit in promotion of a South African credit market that is fair, transparent, accessible and dynamic.

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