

# THE NATIONAL CREDIT ACT

## ★ COURSE OVERVIEW

The business of issuing credit has changed significantly in recent times and is now more regulated than ever before. This means that for those working in the industry it's increasingly important to know the rules of the game. To assist you or your team in better understanding all of the do's and don'ts, BizTech is offering a course on "The National Credit Act".

The course covers the following topics:

- Background to the need for the National Credit Act
- Outline of the National Credit Act
- Objectives of the Act
- Consumer rights and duties
- Preventing unfair practices
- Prohibiting reckless credit granting
- Providing for debt-restructuring where there is over-indebtedness
- BEE and the National Credit Act
- The role of the National Credit regulator
- What is the National Consumer Tribunal
- Types of credit agreements
- Credit marketing practices
- Fees and interest rate charges
- The impact of the Act on business and consumers
- The debt counseling process
- Ensuring compliance with the Act
- Application of the Act
- Registration requirements
- Statements of account
- Alterations to credit agreements
- Reductions of limits

### COURSE DATE

08 - 09 November 2010

### COURSE DURATION

2 days - 08:30 to 16:30 daily

### COURSE FEES

R6 890 (excl. VAT) per delegate

**5% discount**  
for enrolment 2 weeks  
prior to course date.

### WHAT'S INCLUDED

- Dynamic and knowledgeable facilitators
- Training File and a CD
- Certificate of Attendance
- High quality training venue
- Lunch and refreshments
- Parking
- Quality folder, notepad and pen

### REGISTRATION DEADLINE

Registration Confirmation must be sent prior to the start of the scheduled course.



## WHO SHOULD ATTEND

- Credit and risk department officers and staff
- Credit control and management officers and staff
- Loans and customer service staff
- Bookkeepers and financial assistants
- Creditors and debtors clerks
- Staff in the retail and banking industry exposed to credit transactions
- Anyone else who would like to learn more about the National Credit Act

## OUTCOMES

After attending this course you should be able to:

- Understand the many requirements of the Act and their purpose
- Ensure your company complies with the Act
- Understand how to apply the Act in the real world

## TAKE HOME TOOLS

- Training Manual
- Training CD
- A quality folder, notepad and pen
- All delegates receive one month of telephonic support relating to course content

## ACCREDITATION

The Services SETA has awarded BizTech recorded status as a provider for the delivery of learning programmes. Our provider number is 313.

This course is accredited by ICAP (the Institute for Certified Administrative Professionals) who is the authorised, licensed, exclusive agent for the International Association of Administrative Professionals®

## BBBEE COMPLIANCE

BizTech is BBBEE level 1 compliant. This means that we are a 135% contributor and companies investing money in training their staff through BizTech can also improve their own BBBEE scorecard. Not only does it offer an opportunity to improve your company's Skills Development BBBEE category, but you can also improve your BBBEE Preferential Procurement category. In each case your company will benefit 135% of the spend made.

## THE VENUE

The AstroTech Conference Centre in Parktown, Johannesburg is in a gracious mansion in one of the most historic and beautiful areas of Johannesburg.

It is a high-end business focused conference centre with competitively priced packages, excellent facilities and top client service.



Close to major highways, airport and Johannesburg city centre, this state-of-the-art venue offers elegance, discretion, security and convenience with safe parking for 120 vehicles.

Should you require accommodation, the Sunnyside Park Hotel situated in close proximity offers BizTech delegates a substantial discount on accommodation.

Please contact reservation on (011) 640-0431 or (011) 643-7226, quoting reference no. 4691 when booking with them.

## TERMS & CONDITIONS

Should course expectations not be met for any reason, delegates are given the opportunity to leave before lunch on the 1st day and receive a full refund of the course fee.

### CANCELLATIONS

A cancellation can only be confirmed if we are advised in writing at [training@biztech.co.za](mailto:training@biztech.co.za)

For cancellations received more than one week prior to the course: 0 % cancellation fee will apply.

For cancellations received less than one week prior to the course: 50 % cancellation fee will apply.

For cancellations received within 24 hours of the course: 100 % cancellation fee will apply.

Substitutes are welcome at no additional charge at any time prior to the course.

### POSTPONEMENTS

Requests to postpone course attendance must be received in writing at least three full working days prior to the course commencement. Should we not receive written confirmation within this period, the postponement will be subject to an additional fee of R1 270 (excl VAT) per delegate.

All course postponements or programme exchanges need to be utilized within 6 months of the original course booking or the course fee will be forfeited.

Cancellations on postponements or exchanges are subject to the full course fee.

### ABSENT DELEGATES

In the event that a delegate does not arrive for the course and no written cancellation has been received and confirmed, the full course fee will be payable.

### PRESENTERS

Should it be necessary, BizTech reserves the right to substitute the presenter.

### COMMUNICATION

When a person registers on BizTech's website, is registered on a BizTech course or sends an e-mail to BizTech, that person consents to receiving communications electronically or otherwise by BizTech and/or its business partners.

### DISCLAIMER

BizTech wish to advise that they will not be held responsible for any loss, damage or harm, direct, indirect, consequential or otherwise and howsoever arising that may be caused to any person or property during the providing of any services by BizTech to the client.



# ENROLMENT FORM

Please book your place on the course by emailing or faxing this enrolment form. Your place is confirmed on receipt of the completed enrolment form.

**Fax to 011 582 3301 or**  
**E-mail training@biztech.co.za**

## SALES CONTRACT

COURSE NAME:  
**THE NATIONAL CREDIT ACT**  
COURSE CODE: **NCA 081110**

**TOTAL NUMBER OF DELEGATES TO BE ENROLLED**

### > DELEGATE DETAILS [Please print clearly]

1 First Name and Surname \_\_\_\_\_  
Position \_\_\_\_\_  
E-mail \_\_\_\_\_  
Cell No.

2 First Name and Surname \_\_\_\_\_  
Position \_\_\_\_\_  
E-mail \_\_\_\_\_  
Cell No.

Special Dietary Needs  No. of Kosher  No. of Halaal  Other \_\_\_\_\_

Special Needs (e.g. wheelchair) \_\_\_\_\_

TO REGISTER ADDITIONAL DELEGATES, PLEASE COMPLETE THE INFORMATION ON THE PAGE OVERLEAF.

### > COMPANY DETAILS

(Please include your company details & VAT No. as required on the invoice before submitting your enrolment form)

Full Company Name \_\_\_\_\_  
Postal Address \_\_\_\_\_  
Postal Code

Company VAT Registration No.   
Telephone No.  Fax No.

### > PAYMENT DETAILS

Invoice Contact Person \_\_\_\_\_  
Telephone No.   
E-mail \_\_\_\_\_

Purchase Order No (if applicable)

Do you require separate invoices for each delegate?  YES  NO

NB: Please include your BizTech invoice number as a reference on your deposit when making payment.

### > AUTHORISATION

Name \_\_\_\_\_  
Position \_\_\_\_\_  
Telephone No.   
E-mail \_\_\_\_\_

Signature \_\_\_\_\_ Date  /  /

Fees **R6 890.00 (excl. VAT) per delegate**  
Surcharge per Halaal meal **R 65.00 (excl. VAT) per person per day**  
Surcharge per Kosher meal **R 175.00 (excl. VAT) per person per day**

**A 5% discount is applicable for all registrations received two weeks prior to course commencement (25 October 2010). Upon receipt, a tax invoice will be processed and payment is required prior to the start of the scheduled course.**

You will receive course confirmation via Facsimile or E-mail. If you have not received your confirmation five (5) days prior to the scheduled date of the course, please contact Hajira on 0861 BIZTECH/011 582 3300. If the course is not held for any reason, BizTech's liability is limited to the refund of the full course fee. Substitutions may be made at any time prior to the start of a training course. Submission of this enrolment form constitutes acceptance of BizTech's terms and conditions.



# ENROLMENT FORM (CONT.)

## > DELEGATE DETAILS [Please print clearly]

3 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

4 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

5 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

6 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

7 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

8 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

9 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

10 First Name and Surname \_\_\_\_\_

Position \_\_\_\_\_

E-mail \_\_\_\_\_

Cell No.

