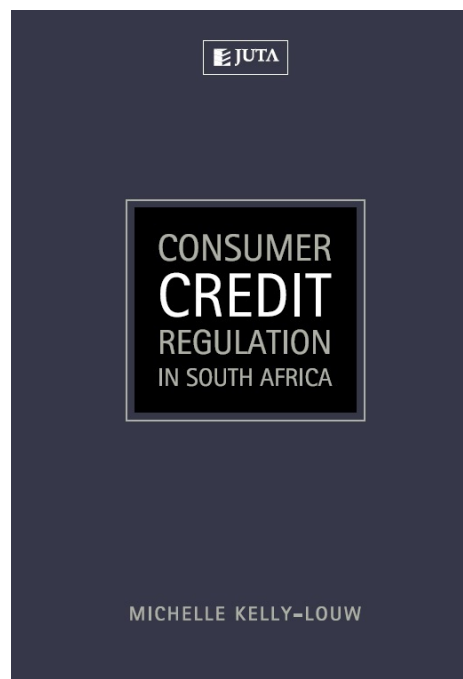


Consumer Credit Regulation in South Africa

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About this Publication:

Consumer Credit Regulation in South Africa deals with the South African law concerning consumer credit. As the National Credit Act is not the only statute that governs consumer credit agreements, other legislation that either governs or influences consumer credit agreements is also considered, particularly the Alienation of Land Act 68 of 1981 and the Consumer Protection Act 68 of 2008. Part A of the book provides a complete discussion of the National Credit Act, and Part B considers the interplay between the National Credit Act, the Alienation of Land Act and the Consumer Protection Act. A supplementary CD comprising relevant legislation and regulations, and the guidelines of the National Credit Regulator, is included.

Contents Include:

- Table of statutes
- Table of cases
- Decisions of the National Consumer Tribunal
- Introduction, implementation, objectives and interpretation of the National Credit Act
- Application and scope of the National Credit Act
- Regulatory consumer credit institutions
- Regulation of the consumer credit industry
- Basic consumer credit rights
- Consumers' personal and credit information
- Credit marketing and advertising practices
- Consumer credit agreements
- Interest rates and other costs of credit
- Statements of account
- Collection and repayment practices, restrictions on certain practices and a special process to surrender movable goods
- Reckless lending and over-indebtedness
- Legal debt enforcement by repossession or judgment and the institution of insolvency proceedings
- Dispute resolution other than debt enforcement
- Enforcement of the Act
- Miscellaneous matters
- Regulations
- Conflicting legislation, amendments of legislation and the repeal of laws
- Transitional provisions and arrangements
- The interplay between the National Credit Act and the Alienation of Land Act 68 of 1981
- The interplay between the National Credit Act and the Consumer Protection Act 68 of 2008
- Index
- Supplementary CD

Of Interest and Benefit to:

- Legal practitioners
- Judicial officers
- Academics
- Credit providers – particularly banks and other financial institutions