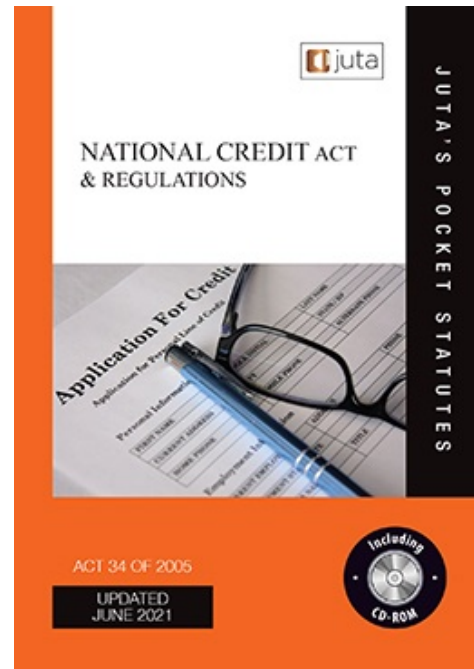


# National Credit Act 34 of 2005 & Regulations

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## About this Publication:

*National Credit Act 34 of 2005 & Regulations* reflects the law as at 11 June 2021

## **Contents Include:**

### **National Credit Act 34 of 2005**

- Act
- PENDLEX: Act 7 of 2019

### **Regulations**

- National Credit Regulations, 2006
- Prescribed time-frame for free Credit Records, and Determination of Application and Registration fees
- Annual finance charge rates
- Debt Counselling Regulations, 2012
- Removal of Adverse Consumer Information and Information relating to paid up Judgments Regulations, 2014
- National Credit Regulations including Affordability Assessment Regulations
- Credit Life Insurance Regulations, 2017

### **CD-ROM: Rules & Related Material**

- Verification, review and removal of Consumer Credit Information Regulations, and amendments to the National Credit Regulations
- Regulations for matters relating to the functions of the Tribunal and Rules for the conduct of matters before the National
- Consumer Tribunal, 2007
- Guideline for the submission of credit information in terms of regulation 19(13)

## **Of Interest and Benefit to:**

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