Number 01 | February2026

Temporary downtime of the Debt Help System (DHS)

Circular 01 of 2025

PURPOSE

This communication is intended to provide Debt Counsellors and stakeholders with a factual update on the temporary unavailability of the Debt Help System (DHS) and to outline interim operational measures during the period of system downtime. It serves as an external-facing notice to ensure consistent, accurate information is provided while the technical assessment and investigation remain underway.

OVERVIEW

1. The National Credit Regulator (NCR) notifies all registered Debt Counsellors and interested parties that the Debt Help System (DHS) is temporarily unavailable.
2. On 3 February 2026, the DHS was taken offline as a precautionary measure following reports of misconfiguration issues. This step was taken to allow the NCR to conduct a focused technical assessment.
3. The investigation is currently underway. The NCR has not yet received the technical inputs required to determine the root cause of the misconfiguration issues, and no definitive technical findings have been made.
4. Based on the structure of the NCR's ICT environment and the information available at this time, the DHS matter appears operationally separate from, and unrelated to, the cyber incident disclosed in November 2025. This remains subject to ongoing verification.
5. Further updates will be communicated once the investigation has progressed.

AFFECTED SERVICES

6. As a result of the DHS downtime, all system functions are unavailable.

INTERIM MEASURES FOR DEBT COUNSELLORS

7. Debt Counsellors are advised to continue performing their duties to the extent possible by:
   a) Maintaining full and accurate offline records of all debt review applications, updates, court orders, consent orders and supporting documentation;
   b) Ensuring that all documents generated during the downtime period are retained for upload when the DHS is restored; and
   c) Advising consumers that the DHS is unavailable temporarily due to technical issues under investigation.
   d) Advising consumers that application for debt review restricts them from applying for further debt and using available credit.

CONCLUSION

1. Debt Counsellors are reminded that their obligations in terms of the National Credit Act, applicable regulations and their conditions of registration continue to apply during this period.
2. However, where compliance with a specific requirement can only be effected through the Debt Help System (DHS), and the system is unavailable, Debt Counsellors will not be regarded as non-compliant for the duration of the system downtime.
3. Debt Counsellors must continue to maintain full and accurate offline records of all debt review applications, updates, court orders and supporting documentation, so that these can be uploaded once the DHS functionality is restored.
4. The NCR appreciates the cooperation and patience of Debt Counsellors and stakeholders. The downtime is receiving priority attention, and the NCR will restore functionality of the DHS as soon as reasonably possible.