

NCR Circular to Debt Counsellors - Compulsory Webinars on new clearance certificate process



Guideline 11/2025
November 2025

1. Background:

- 1.1. Section 71(4) of the National Credit Act ("the NCA") requires a debt counsellor, within (7) seven days of issuing a clearance certificate, to file a certified copy thereof with all credit bureaus. Such filing must be accompanied by letters issued by the relevant credit providers providing confirmation that such accounts have been paid up or have become uncollectable by operation of law.
- 1.2. To enhance security of consumers' data, compliance with the Protection of Personal Information Act 4 of 2013 ("POPIA"), and standardising processes, the National Credit Regulator ("the NCR") has mandated the Credit Bureau Association ("the CBA") to provide and maintain a filing platform to be used by debt counsellors for the filing of the certified clearance certificates and supporting documents.
- 1.3. The NCR together with the CBA have started the process of onboarding all debt counselling registrants to the exclusive new portal to be used for the recording of consumer clearance certificates, paid-up and/or prescription letters. It is of utmost importance that all debt counselling registrants know how to use the new portal to upload and submit all clearance certificates for fraud detection and validity verification.

2. Compulsory training webinars:

- 2.1. To achieve this objective, all debt counselling registrants are required to attend a compulsory training webinar, hosted by the NCR on any one of the dates below. It is re-iterated that the attendance of all debt counselling registrants is compulsory, even if the debt counsellor has no consumers on his/her book.
- 2.2. The webinars will be hosted on the following dates, and **attendance of one of the sessions is compulsory**. The sessions **will not be recorded**. Compliance action will be taken against every debt counselling registrant found not to have attended a session.

Date 1 – 17 November 2025 at 11h00 to 12h30.
Date 2 – 18 November 2025 at 13h00 to 14h30.
Date 3 – 19 November 2025 at 15h00 to 16h30.
- 2.3. No pre-registration for a session is required as a detailed attendance register will be completed during the sessions.

FURTHER INFORMATION

Please contact Timmy Van Der Grijp on 011 554 2817, tvandergrijp@ncr.org.za should you have any queries.