



REVISED DHS PROCEDURE TO UPDATE STATUS CODES B, G, G1, I and J

CIRCULAR 9 OF 2025

1. BACKGROUND

The National Credit Regulator (NCR) hereby announces a repeal of Circular 2 of 2022 regarding the provisions for the update of the Debt Help System (DHS) with status codes **B, G, G1, I and J** and replacing same with the provisions of this Circular.

2. OBJECTIVE

The objective of this circular is to inform the credit industry of the change in procedure to allow for debt counsellors to update DHS with the above-mentioned status codes, as a measure to address this practice in the best interest of the consumers. Please note that this new procedure does not affect the current processes followed for any of the active status codes updates as well as the clearance certificate updates (**i.e. A, C, D3, D4, F1 and F2**).

Disclaimer:

While the NCR has taken reasonable care to ensure the factual accuracy of this Circular, it cannot guarantee such accuracy, especially with regards to future events. Accordingly, NCR does not accept any liability for damages incurred by any party as a result of decisions or actions taken on the basis of information supplied in this Circular.

For ease of reference please see below description of the DHS status codes:

STATUS CODE	STATUS CODE DESCRIPTION	PRE-REVISED PROCEDURE	POST REVISED PROCEDURE
A	Applied for debt counselling and being assessed	DC activates	DC activates
B	Assessment has resulted in a rejection	NCR updates	DC updates
C	Assessment has resulted in a decision that the consumer is over-indebted	DC updates	DC updates
D3	Formal debt re-structuring through the courts has commenced	DC updates	DC updates
D4	Formal debt re-structuring is completed, and a court order granted	DC updates	DC updates
F1	All restructured debts have been settled except the mortgage agreement	DC updates	DC updates
F2	All restructured debts have been settled	DC updates	DC updates
G	The consumer has obtained a court order declaring the consumer not over indebted	NCR updates	DC updates
G1	Voluntary withdrawal by consumer – Debt Review court order rescinded	NCR updates	DC updates
I	Consumer deceased	NCR updates	DC updates
J	Consumer sequestrated	NCR updates	DC updates

3. IMPLEMENTATION

- 3.1 From 01 September 2025, the updates of status codes **B, G, G1, I** and **J** will be the responsibility of the debt counsellor to perform updates on the DHS system, subject to the specific provisions below. In addition to the DHS status updates, the debt counsellor must upload the relevant documents specified in section 4 below to the DHS System simultaneously with the updating of the relevant DHS status code.
- 3.2 It must be noted that the change of any status code without the upload and submission of authentic documentation will be viewed as an act of providing false and misleading information to the NCR and the relevant credit bureaus as to the true debt counselling status of the consumer and therefore constitute prohibited conduct contrary to the conditions of registration of the debt counsellor.

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4. DHS UPDATING ACCURACY, RESPONSIBILITY, AND ACCOUNTABILITY:

- 4.1 DHS access is granted exclusively to the NCR debt counsellor registrant, and the debt counsellor must in terms of his/her conditions of registration number 4, perform continuous updates to the DHS. DHS access is not provided to any person not registered as a debt counsellor. To ensure accountability for the accuracy of such DHS updates, only registered debt counsellors are allowed to attend to updates of his/her consumers listed under his/her profile, to the DHS.
- 4.2 In light of this and taking into consideration that the NCR does not perform any DHS updates only the debt counsellor on record for a consumer may perform an update on DHS. In the event that a consumer's debt counsellor's registration has lapsed, or the debt counsellor is no longer practicing, the consumer must engage a registered and practicing debt counsellor and request a transfer as discussed herein below to perform any necessary DHS updates.
- 4.3 In addition, it must further be noted that a debt counsellor may not permit the use of his/her DHS access or password by any other person or registrant, and no debt counsellor is permitted to issue any documents, including a Form 19, if that debt counsellor is not the debt counsellor of record on DHS.
- 4.4 The debt counsellor will be held personally responsible for updates made and documents filed in the course of updating the DHS, irrespective of who uploaded such documents or performed such updates, either lawfully or not.

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5. REVISED DHS PROCEDURE TO UPDATE STATUS CODES

5.1. The following documents must be uploaded on the consumer profile simultaneously with the update of the relevant status code on DHS (where applicable):

5.1.1. For update to Status Code B- Assessment has resulted in a rejection, the following documents must be uploaded to the DHS:

- a) Duly signed Form 16; or
- b) Clear record of when the consumer furnished all information and documents to the debt counsellor as per regulation 24(1)(b) of the National Credit Act (NCA);
- c) Affordability assessment showing consumer is not over-indebted; and
- d) Issued Form 17.2(a) served on the consumer and all credit providers.

5.2.2. For update to Status Code G: Magistrate rescinded the debt review court order / consumer opposed debt review application and has been declared not over indebted [Form 17.W(c)], the following documents must be uploaded on the DHS.

- a) Notice of motion with clear court details, a court stamp, case number and date of hearing;
- b) Founding affidavit and annexures as filed at court;
- c) Notice of set down;
- d) Service affidavit with proof of service; and
- e) Court order granted duly signed and stamped by the Magistrate.

5.2.3. For update to Status Code G1: Application for debt review rejected by Magistrate – not over indebted [Form 17.W(d)], the following documents must be uploaded on the DHS.

- a) Notice of motion with clear court details, a court stamp, case number and date of hearing;

- b) Notice of motion in rescission application indicating the court, case number, court stamp and date of hearing;
- c) Founding affidavit and annexures as filed at court;
- d) Notice of set down;
- e) Service affidavit with proof of service; and
- f) Court order granted duly signed and stamped by the Magistrate.

5.2.4. For update to Status Code I: Consumer deceased, the following documents must be uploaded on the DHS.

- a) Copy of consumer ID document;
- b) Death Certificate; and
- c) Proof of notification to all credit providers.

5.2.5. For update to Status Code J: Consumer sequestered, the following documents must be uploaded on the DHS.

- a) Sequestration court order clearly indicating the court, case number and court stamp; or
- b) Rehabilitation order; or
- c) Letter from attorney confirming rehabilitation due to the passage of time and an updated credit bureau report.

5.3. The process for the Credit Bureaus to receive these updates via the DHS system remains automated and unchanged.

5.4. Updates by debt counsellors on status "F1" and "F2"

The provisions of Circular 3 of 2022 relating to the updates by debt counsellors of status "F1" and "F2" are not affected by this circular.

5.5. The NCR retains its rights to request any document from any debt counsellor regarding any updates or uploads, and to take the relevant action to reverse updates where blank documents, or documents that are not valid or irrelevant are uploaded to the DHS system.

6. IMPLEMENTATION OF NCA PRESCRIBED TIME PERIODS:

6.1. The DHS will now contain minimum time periods, in line with the provisions of the NCA in which certain updates may not be performed. These minimum time periods are as follows:

6.1.1.	Updates from status A to status C/B/I/J/I	5 business days
6.1.2.	Updates from status C to D3	21 business days
6.1.3.	Updates from status D3 to D4	30 business days

7. CHANGES IN DHS PASSWORDS:

Debt counsellors will now be able to change their passwords on DHS. It is of the utmost importance that the debt counsellors' contact details, address and mobile numbers are correctly updated on the DHS system, as a one-time pin (OTP) sent to the debt counsellors' mobile number will be required to change such passwords.

8. FOR FURTHER INFORMATION OR CLARITY, PLEASE CONTACT:

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