national consumer tribunal

Draft Consent Order

IN THE NATIONAL CONSUMER TRIBUNAL HELD IN CENTURION

Case Number:	

In the matter between:

Debt Counsellor Name:		**Applicant**
NCR Registration Number:		

And

Consumer's Name:		**First Consumer**
ID number:		
Consumer's Name:		**Second Consumer**
ID Number:		

And

1st Credit Provider		**Credit Provider(s)**
2nd Credit Provider		
3rd Credit Provider		
4th Credit Provider		
5th Credit Provider		
6th Credit Provider		
7th Credit Provider		
8th Credit Provider		
9th Credit Provider		
10th Credit Provider		
11th Credit Provider		
12th Credit Provider		
13th Credit Provider		
14th Credit Provider		
15th Credit Provider		
16th Credit Provider		
17th Credit Provider		
18th Credit Provider		
19th Credit Provider		
20th Credit Provider		
21st Credit Provider		
22nd Credit Provider		
23rd Credit Provider		
24th Credit Provider		
25th Credit Provider		

DRAFT CONSENT ORDER

The Tribunal, having read the papers filed of record and being satisfied that the Consumer(s) and The Credit Provider(s) are parties to a debt re-arrangement facilitated by a Debt Counsellor(Applicant) under section 86(7)(b) read with section 138(1) of The National Credit Act, Act 34 of 2005 (the Act), hereby makes the following order:

1. The payment structure between the Consumer (s) and the Credit Provider(s), as agreed between the parties, is confirmed as an order of the Tribunal in terms of section 150 of the Act.

Credit Provider Name 1	**Reference/ Account Number**	**Outstanding Balance**	**Annual Interest rate**	**Concession Period**	**New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)**	**Estimated Repayment Period in Months**	**Monthly Fees/Insurance policy premium (if applicable)**	**Start Commencement Date Of Payment(if applicable)**

Credit Provider Name 2	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 3	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 4	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 5	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 6	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 7	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 8	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 9	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 10	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 11	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 12	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 13	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 14	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 15	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 16	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 17	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 18	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 19	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 20	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 21	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 22	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 23	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 24	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Credit Provider Name 25	Reference/ Account Number	Outstanding Balance	Annual Interest rate	Concession Period	New Monthly Instalment (excluding Monthly Fees/Insurance policy premium)	Estimated Repayment Period in Months	Monthly Fees/Insurance policy premium (if applicable)	Start Commencement Date Of Payment(if applicable)

Total:	R 0.00

2. The parties' attention is drawn to sections 71(1)(a),71(5)(a) and 152 of the Act which states as follows:
   Section 71(1)

   "A consumer whose debts have been re-arranged in terms of Part D of this Chapter, must be issued with a clearance certificate by a debt counsellor within seven days after the consumer has-

   a) Satisfied all the obligations under every credit agreement that was subject to that debt re-arrangement order or agreement, in accordance with that order or agreement…"

   Section 71(5)

   "Upon receiving a copy of a clearance certificate, a credit bureau, or the national credit register, must expunge from its records -

   a) the fact that the consumer was subject to the relevant debt re-arrangement order or agreement…"

   Section 152

   "Any decision, judgement or order of the Tribunal may be served, executed and enforced as if it were an order of the High Court…"

3. The parties are warned that failure to comply with the order of the Tribunal constitutes an offence in terms of section 160(1) of the Act

Dated at		On	

Applicant, or duly authorized to sign on behalf of the Applicant