THE DEBT COUNSELLING FEE GUIDELINES 2018



001/2018 22 FEBRUARY 2018

DEBT COUNSELLING FEE STRUCTURE 2018

	AMOUNT (excl. VAT)	00
	(Oxon VVII)	SHOULD BE PAID
Completion and submission of the Form 16.	R50.00 (as prescribed).	Upfront and in full.
a) Consultation with consumer, ncluding explanation of process and ee disclosure;	R300.00 per debt counselling application.	Upfront and in full.
b) Form 17.1 process;		
c) Loading consumers on the DHS*; and		
d) Rejection process as per the Form 17.2(a) including: (i) Notifying the consumer and credit providers; (ii) Updating the DHS; and (iii) Compliance with Regulation 25.		
The fees under this item are aligned to the outcomes of the full assessment of the consumers' financial information.		
Attending to the Form 17.2(b) process including, but not limited to, the following related services: (a) Proposal preparation; (b) Loading the plan on the debticounsellor's PDA*** profile; (c) Negotiating with credit providers; (d) Submitting the final proposal; (e) Supplying debticounselling documents to the attorney to draft the court application; (f) Updating the DHS; (g) Transferring the consumer; (h) Instructing the attorney to draft the court application/collating and filing NCT****application; and (a) Withdrawal by consumer (Form 17.W process).	reform 17.2(b) process not limited to, the ed services: sparation; se plan on the debt providers; sparation; sparati	ayable in Month 1 fter drafting and ubmission of the roposals.
	orm 16. a) Consultation with consumer, including explanation of process and ee disclosure; b) Form 17.1 process; c) Loading consumers on the DHS*; and d) Rejection process as per the Form 7.2(a) including: ii) Notifying the consumer and credit providers; iii) Updating the DHS; and iiii) Compliance with Regulation 25. the fees under this item are aligned to the onsumers' financial information. ttending to the Form 17.2(b) process including, but not limited to, the following related services: a) Proposal preparation; b) Loading the plan on the debt counsellor's PDA*** profile; c) Negotiating with credit providers; d) Submitting the final proposal; e) Supplying debt counselling documents to the attorney to draft the court application; n) Updating the DHS; g) Transferring the consumer; n) Instructing the attorney to draft the court application/collating and filing NCT****application; and a) Withdrawal by consumer (Form	R300.00 per debt counselling application. R300.00 per debt counselling application.

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3.2 Reckless Lending	(a) Reckless lending assessment; and	R1 500.00 per debt	Payable in Month 2
Fee (New fee)		counselling	after completing the
	(b) Supplying reckless lending	application.	written outcome of
	documents to the attorney to draft		the reckless lending
	the affidavit on the assessment		assessment.
	outcome.		
4. After Care Fee	Services including the following:	For the entire debt	Payable in every
	(a) Form 17.2(c) process;	counselling process:	month after Month 2
	(b) Review of the consumer's financial	(a) The fee is equal to	in which after care
	situation;	5% of the	services are
	(c) Attending to payment queries;	distributable	rendered.
	(d) Clearance process, including	amount or a	
	securing the paid-up letters;	maximum fee of	
	(e) Withdrawal by consumer (Form	R450.00,	
	17.W process); and	(b) whichever	
	(f) Updating the DHS.	amount is the	
	()	lesser.	
6. NCT Submission Fee	Submission of the NCT application.	R500.00 (excluding	Charged and
		the NCT filing fee).	payable in Month 2
			after completion of
			the restructuring
			process
7. Attorney Fee	(a) Drafting of the court application;	To be agreed upon	Payable to the
,	and	upfront with the	attorney only after:
	(b) Attendance at court.	attorney and	(a) one or more
	(b) Attendance at court.	communicated in	credit providers
		writing to the	have not
		consumer when	accepted the
		applying for debt	repayment plan;
		counselling.	(b) the attorney has
		-	drafted the court
		Debt counsellors are	application; and
		advised to negotiate	(c) the attorney has
		that the legal fee be	attended the
		aligned to the	hearing of the
		disposable income of	court application:
		the consumer where	
		possible.	

GLOSSARY

- * DHS means the Debt Help System;
- **distributable amount means the amount payable to the creditors as per the initial debt re-arrangement plan;
- ***PDA means a Payment Distribution Agent registered with the National Credit Regulator in terms of Section 44A of the National Credit Act 34 of 2005 as amended ("the Act"); and
- **** NCT means the National Consumer Tribunal as established by Section 26 of the Act.

FOR MORE INFORMATION

Please direct all the queries relating to this circular to the Debt Counselling Department at:
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