

MOONSTONE
BUSINESS SCHOOL OF EXCELLENCE



**NATIONAL CREDIT ACT (NCA)
COURSE**

BROCHURE

2016

NATIONAL CREDIT ACT (NCA) COURSE

The National Credit Act No 34 of 2005 was passed by Parliament on the 10th of March 2006. It is designed to achieve a number of objectives, most of which are to benefit and protect the consumer. The aim is to introduce a single, functional system of regulation that will apply to all credit activities, thereby ensuring that all credit providers and credit consumers are treated equally.

Broadly, the Act aims to reduce reckless credit behaviour, both by credit providers and consumers and the level of over-indebtedness in South Africa.

WHAT WILL THE NCA COURSE ENABLE YOU TO DO?

- The training programme covers the National Credit Act, credit institutions, agreements, consumer rights, complaints and disputes and provides full preparation for an examination.
- Successful candidates qualify for a NCA card, which is a legal requirement for most of the above industry players.

WHO SHOULD ATTEND?

- Credit providers (people in the motor industry and providers of personal loans, HP agreements, credit cards and revolving credit)
- Credit Bureaus
- Debt Counsellors

THIS COURSE IS IDEAL FOR:

- Intermediaries in the Motor industry who are Finance and Insurance brokers (F&I).
- Industry providers of personal loans, Hp agreements, credit cards and revolving credit.

COURSE OVERVIEW

FEE: R 2 040.00
(Including tax)

STARTING DATE

All year

METHOD OF TRAINING

Distance learning or online learning

CLASS ATTENDANCE

No class attendance

COURSE DURATION

Learner's choice

ADMISSION REQUIREMENTS

No requirements

DATES

REGISTRATION DEADLINE:

Learners can register at any time.

PAYMENT DEADLINE:

Payment should be done when a learner registers.

START DATE AND END DATE:

No specific date as this is distance learning and online learning.

LEARNING PROGRAMMES COVERED

Learning programme 1

An overview of the act

Have an understanding of the purpose and relevance of the National Credit Act (NCA).
Have an understanding of the requirements with regard to the enforcement of the NCA.
Have an understanding of the regulation of the consumer credit industry.

Learning programme 2

Consumer credit institutions name

Recognise the purpose and functioning of the National Credit Regulator.
Recognise the purpose and functioning of the National Consumer Tribunal.

Learning programme 3

Credit agreements

Identify the categories of credit agreements.
Have an understanding of the disclosure, form and effect of credit agreements.
Have an understanding of unlawful credit agreements and unlawful provisions in credit agreements.
Have an understanding of the costs with regard to credit agreements.
Have an understanding of the requirements with regard to statement of account.
Have an understanding of the alteration, rescission and termination of a credit agreement.

Learning programme 4

Consumer rights

Have an understanding of the consumer's right with regards to credit.
Have an understanding of the consumer's right with regards to confidentiality, personal information and credit records.
Examine the requirements with regards to credit marketing practices and advertising.

Learning programme 5

Over-indebtedness and reckless credit

Have an understanding of the concept of over-indebtedness and reckless credit.

Learning programme 6

Complaints and disputes

Evaluate the requirements with regards to dispute settlement.

LEARNING MATERIAL

The learning material is developed by an industry expert according to industry requirements.

FEES

Total course fee:

Cost per learner

E-Learning:	R 2 040.00 (incl. Vat)
Distance Learning:	R 2 360.00 (incl. Vat)
Facilitation:	R 2 740.00 (incl. Vat)
Rewrite:	R 530.00 (incl. Vat)

Cancellation fee:

20% of the registration fee

Payment options:

EFT or cash deposit

[FIND OUT MORE ABOUT OUR CORPORATE RATES](#)

AVAILABILITY OF THE NATIONAL CREDIT ACT (NCA)

One can register at any time of the week (Monday to Friday). The learner will receive the learning material via courier or e-mail after registration and proof of payment is sent to our office. After studying the material the learner will contact our office and request an examination date at one of our national venues.

ACCREDITATION AND CERTIFICATION

Certification

- Learners will receive a MBSE certificate after successful completion of the course.
- They will also receive a NCA card that is necessary for Finance and Insurance brokers (F&I).

METHOD OF TRAINING

Online learning

- No classroom training will be available.
- Learner support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on the Learning Management System (LMS).
- The Portfolio of Evidence (POE) must be completed on our Learning Management System or uploaded.
- The summative assessments will be done in one of our examination centres nationally (paper based or electronically).
- Timeline will be adapted for each individual learner.

Distance learning

- No classroom training will be available.
- All interaction will be via email directly to the assessor.
- Learning material will be sent either by hard copy or electronically.
- The Portfolio of Evidence (POE) can be uploaded on our Learning Management System or alternatively couriered to our offices at your own cost.
- The summative assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual learner.

ADMISSION REQUIREMENTS

No admission requirements.

ASSESSMENTS

1. One closed book examination.
2. Learners need to obtain 60% to be competent.

HOW TO REGISTER?

Registration is flexible and can be done 5 days a week for distance learning and online learning.

[CLICK HERE TO REGISTER](#)

CONTACT US

INSETA Course Enquiries

learning@mbse.ac.za

Higher Education (CHE) Course Enquiries

learning@mbse.ac.za

Our office numbers

Stellenbosch: 021 883 8000

Pretoria: 086 122 3774

OPERATING HOURS

Monday s– Fridays;

08:00-16:30

Public Holidays:

Closed

Main offices

Pretoria

Moonstone Business School of Excellence

Brooklyn Forum, Lobby 2, 2nd Floor
Bank Forum Building
Corner Fehrsen & Veale Street
Brooklyn
Pretoria
Gauteng
0181

Stellenbosch

Moonstone Business School of Excellence

25 Quantum Street
Technopark
Stellenbosch
Western Cape
7600

Training conducted Nationally