



ONLINE

Advanced Debt Review (Online course)

Presented by the Faculty of Law, University of Pretoria

Start date: 10 Aug 2020

The online short course in **Advanced Debt Review** aims to make a substantial contribution to the existing body of knowledge and cultivate much needed technical skills within debt review that will help raise proficiency levels of debt review practitioners within the South African banking sector. This program is specifically designed to allow delegates to unpack the National Credit Act by probing into case law and discussing contemporary contentious issues facing the industry. Some of the key learning outcomes include the application and treatment of case law covering over indebtedness, reckless lending, court processes and exit mechanisms.

The programme is delivered as a blended learning solution consisting of online components of self-directed learning supplemented by classroom based lectures and workshops. An online group collaboration portal has been established enabling delegates to post and respond to questions posed by facilitators and peers.

Delegates who successfully complete the online short course in Advanced Debt Review and Legal Collections will earn credits towards the Higher Certificate in Banking Services offered by Milpark Business School.

Programme content

Block 1: Background and Legislative Framework

- History of the National Credit Act
- Legislative framework

Block 2: Defining, Measuring, and Preventing Over-Indebtedness in Terms of the NCA

- Defining over indebtedness (Section 79)
- Measuring over indebtedness (Regulation 23A)
- Preventing over indebtedness

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Shifting knowledge to insight



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Block 3: Overview of the Debt Review Process

- Consumer applies for debt review
- Debt counsellor notifies credit provider of application in terms of Form 17.1 and requests COB
- Credit provider issues COB
- Debt counsellor determines over indebtedness
- Debt counsellor notifies credit provider of outcome of Determination in terms of Form 17.2 and makes proposal
- Credit provider reviews proposal
- Debt counsellor issues court application
- Credit provider implements court order
- Debt counsellor issues clearance certificate

Block 4: Reckless Credit

- Defining reckless credit
- Defence against an allegation of reckless credit
- Consequences of reckless credit
- Agreements exempt from reckless credit
- Debt counsellor's duty to investigate reckless credit
- Forums dealing with resolution of reckless credit allegations
- Credit assessment by credit provider

Block 5: The Court Process

- Defining reckless credit
- Standard debt review application
- Draft debt review court order

Block 6: Debt Review Exit Mechanisms and Enforcement of Debt

- Guidelines for the withdrawal from debt review
- Debt review and enforcement
- Enforcement of credit agreements

Collaborate Sessions

- 17 Aug
- 31 Aug
- 14 Sept
- 28 Sept
- 12 Oct
- 26 Oct
- 9 November 2020 (Exam)

Learning outcomes

- Background and legislative framework
- Defining, measuring, and preventing over indebtedness in terms of the National Credit Act
- Overview of the debt review process
- Reckless credit
- The court process
- Debt review exit mechanisms and enforcement of debt

Who should enrol?

This programme is ideal for any person in the credit provider space involved in debt review.

Programme fees

R5 000.00 per delegate (VAT incl.)

Course fees must be paid in full 14 days prior to course start dates. Proof of payment can be submitted to enrolments@enterprises.up.ac.za.

Admission requirements

Prospective delegates should have a Grade 12 certificate or equivalent NQF level 4 qualifications as a minimum. A minimum of three years working experience with a registered credit provider is required.

The following aspects will be beneficial:

- A solid financial background
- Good knowledge of all the relevant acts including the National Credit Act and Consumer Protection Act.

Accreditation and certification

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Registration and enquiries

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