



NOTICE OF REFERRAL OF PROHIBITED PRACTICE IN TERMS OF SECTION 141 (1) (b) OF THE NATIONAL CREDIT ACT

The National Consumer Tribunal hereby gives notice that a referral of a prohibited practice have been fully filed with the National Consumer Tribunal in terms of Section 141 (1) (b) of the National Credit Act on 14th November 2007.

PARTIES

Applicant: Marvin van de Heuwel

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Respondent: Mr Richard Angus
Chief Operations Officer
FNB Home Loans

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DETAILS OF THE APPLICATION

This application follows a dispute between Applicant and the Respondent regarding the alleged contraventions of the Act by the Respondent in respect of:-

- Unilaterally increasing the interest rate applicable to the One Account facility;
- Unilaterally decreasing the period of repayment of the One Account facility, for the first facility;
- Unilaterally changing the period of repayment of the One Account facility, for the second facility.

- Unilaterally changing the date on which interest is charged to the account;
- Failure to rectify the errors timeously;

Any person having a material interest in the application may apply to intervene in the Tribunal hearing in this matter.

Should you wish to intervene in the hearing before the Tribunal you are required to do the following:-

- Complete Form Tl.r12, an application to intervene
- Serve the forms of the Applicant and every other party
- File the application with the Registrar.
- The application to intervene must include a concise statement of the nature of the interest of the Applicant in the proceedings and the aspect on which the Applicant wishes to make representations;
- Site the case reference number NCT/01/2007/141(P)

Queries in this regard may be addressed to the office of the Registrar on (012) 663-5615 (T), and fax to (012) 663-5693 and e-mail registry@thenct.org.za.