



**NATIONAL CONSUMER
TRIBUNAL**

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**IN THE NATIONAL CONSUMER TRIBUNAL
HELD IN CENTURION**

Case Number: **NCT/ 281/2009/138 (1)(P)**

In the matter between:

RAESETSE GRACE MPHAHLELE

Applicant/Consumer

ID: 760206 0438 088

and

ABSA BANK LIMITED

1st Respondent/Credit Provider

AFRICAN BANK LIMITED

2nd Respondent/Credit Provider

LUBNERS t/a RELAYNT GROUP (PTY) LTD

3rd Respondent/Credit Provider

THE MOTOR FINANCE CORPORATION

4th Respondent/Credit Provider

CONSENT ORDER

The Tribunal having read the papers filed of record and heard the Debt Counsellor;

The Tribunal, being satisfied that the Applicant and the Respondents are parties to a debt re-arrangement facilitated by a Debt Counsellor under section 86(7)(b) read together with section 138(1) of the National Credit Act, Act 34 of 2005 ;(the Act).

The Tribunal hereby orders that:

1. The draft consent order formulated as the order of the Tribunal attached hereto and marked Annexure "A" is confirmed;
2. 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 and signed at Centurion on this 14 day of January 2015

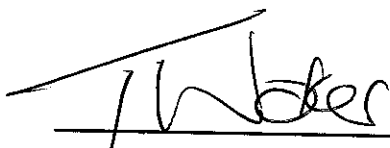


PROF TANYA WOKER

PRESIDING MEMBER

1. The draft consent order formulated as the order of the Tribunal attached hereto and marked Annexure "A" is confirmed;
2. 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 and signed at **Centurion** on this **9th** day of **December 2009**.



PROF TANYA WOKER

PRESIDING MEMBER

IN THE NATIONAL CONSUMER TRIBUNAL

HELD AT CENTURION

Case No:

In the matter between:

RAESETSE GRACE MPHAHLELE
(Identity number: 760206 0438 088)

1ST APPLICANT/CONSUMER

And

ABSA BANK LIMITED
AFRICAN BANK LIMITED
LUBNERS t/a RELAYNT GROUP (PTY) LTD
THE MOTOR FINANCE CORPORATION

1ST RESPONDENT/CREDIT PROVIDER
2ND RESPONDENT/CREDIT PROVIDER
3RD RESPONDENT/CREDIT PROVIDER
4TH RESPONDENT/CREDIT PROVIDER

**DRAFT CONSENT ORDER IN TERMS OF SECTION 86(8) READ TOGETHER
WITH SECTION 138 OF THE NATIONAL CREDIT ACT 34 OF 2005**

WHEREAS:

- a. The consumer applied for debt review in terms of the National Credit Act 43 of 2005;
- b. The debt counsellor found that the consumer is experiencing difficulty satisfying all obligations under the credit agreements in a timely manner;
- c. The debt counsellor recommended a restructuring of the payment instalments to all the credit providers, as per the agreement which is attached hereto marked: "Annexure B";
- d. All the respective credit providers and the consumer/applicant consented to this agreement, which consents are hereto attached marked "Annexure C"

NOW THEREFORE:


The Tribunal, being satisfied that the Applicant and Respondent are parties to a debt rearrangement facilitated by a debt counsellor under section 86(7) of National Credit Act, hereby orders, by consent of the parties:

1. That the payment structures of the agreement between the Applicant and the Respondents as set out in Annexure "B", be made an order of the National Consumer Tribunal;
2. Which agreement restructures the payment instalment by extending the payment period as indicated in Annexure "C".

Creditor	Reference	Annual Interest	New Monthly Instalment	Balance	Estimated Period in Months
ABSA BANK LIMITED	4550270124561015	14.00%	R100.00	R4 849.36	52
ABSA BANK LIMITED	3025489080	14.00%	R1 200.00	R51 234.86	47
AFRICAN BANK LIMITED	74001423719	25.00%	R99.75	R2 110.71	29
AFRICAN BANK LIMITED	3011309009	26.00%	R298.75	R12 565.79	57
AFRICAN BANK LIMITED	3011309008	17.30%	R372.95	R21 192.89	61
LUBNERS t/a RELYANT GROUP (PTY) LTD	6020-209125-06	15.50%	R518.55	R6 827.45	17
THE MOTOR FINANCE CORPORATION	MPHAHLE08087792	14.00%	R1 400.00	R102 277.51	65

DATED at Centurion this the 15th day of _____ 2009

REGISTRAR OF THE NATIONAL CONSUMER TRIBUNAL


 Applicant/Consumer
 Debt Counsellor on behalf of the Consumer

TO:

THE REGISTRAR OF THE TRIBUNAL
 CENTURION

1. ABSA BANK LIMITED
 8TH FLOOR
 MARBLE TOWERS
 CNR JEPPE & VON WIELLIGH STREET
 JOHANNESBURG
 2000
2. AFRICAN BANK LIMITED
 59TH 16TH ROAD
 MIDRAND
 1685
3. LUBNERS t/a RELAYNT GROUP (PTY) LTD
 38 ELSTON AVENUE
 BENONI
 JOHANNESBURG
 2000
4. THE MOTOR FINANCE CORPORATION
 1ST FLOOR REGENT LIFE HOUSE
 6E HERMAN ROAD
 CNR CORORICK ROAD
 MEADOWDALE