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

Case Number: NCT/ 300/2009/138 (1)(P)

In the matter between:

SAMUEL TSHELISO SIMELANE

Applicant/Consumer

ID: 701014 5377 083

and

AFRICAN BANK LIMITED

1st Respondent/Credit Provider

SAXONS MEN'S CENTRE CC

2nd Respondent/Credit Provider

TRUWORTHS LIMITED

3rd Respondent/Credit Provider

WOOLWORTHS

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 *2nd* Day of *February* 2010



ADV F. MANAMELA

PRESIDING MEMBER

IN THE NATIONAL CONSUMER TRIBUNAL

HELD AT CENTURION

Case No:

In the matter between:

SIMELANE, SAMUEL TSHELISO
Identity number: 7010145377083CONSUMER/1ST APPLICANT

And

AFRICAN BANK LIMITED
SAXONS MEN'S CENTRE CC
TRUWORTHS LIMITED
WOOLWORTHS1ST 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:

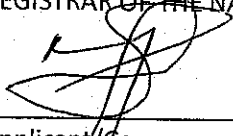
The Tribunal, being satisfied that the Applicant and Respondent are parties to a debt rearrangement facilitated by a debt counsellor under section 86(7) of National Credit Act, hereby orders, by consent of the parties:

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
AFRICAN BANK LIMITED	6374978001	14.90%	R298.62	R18 526.77	65.00
AFRICAN BANK LIMITED	6374978002	20.00%	R356.23	R18 391.58	63.00
SAXONS MEN'S CENTRE CC	S 338	0.00%	R133.88	R1 425.00	14.00
TRUWORTHS LIMITED	10100505833492	10.00%	R22.31	R1 735.46	65.00
WOOLWORTHS	6007850174439669	10.00%	R43.96	R985.12	27.00

DATED at Johannesburg this the _____ 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. AFRICAN BANK LIMITED
 59 16TH ROAD
 PRIVAT E BAG X170
 MIDRAND
 1685
2. SAXONS MEN'S CENTRE CC
 34 3RD STREET
 SPRINGS
 PO BOX 828
 SPRINGS
 1560
3. TRUWORTHS LIMITED
 1 MOSTERT STREET
 CAPE TOWN
 PO BOX 4775
 CAPE TOWN
 8000
4. WOOLWORTHS
 93 LONG MARKET STREET
 CAPE TOWN
 PO BOX 5553
 CAPE TOWN
 8000