



NOTICE OF AN APPLICATION IN TERMS OF SECTION 138 (1) OF THE NATIONAL CREDIT ACT 34 OF 2005.

The National Consumer Tribunal hereby gives notice that:-

Applications for consent orders have been fully filed with the National Consumer Tribunal in terms of section 138(1) of the National Credit Act, on 23 and 24 February 2010.

PARTIES

1. Ms MA Strydom (Debt Counselor) in the matter between Mr MJH Havenga (Applicant/Consumer) and African Bank Limited, Capitec Bank Limited and Edcon (Pty) Ltd (Credit Providers). (NCT/472/2010/138(1)(P))
2. Ms MA Strydom (Debt Counselor) in the matter between Mr SM Ponela (Applicant/Consumer) and African Bank Limited, Consumer Friend (ABSA Bank & Truworths), Edcon (Pty)Ltd, Shoprite Checkers (Pty) Ltd and Nedbank Limited (Credit Providers). (NCT/473/2010/138(1)(P))
3. Ms MA Strydom (Debt Counselor) in the matter between Mr LJ Makume and Ms MP Makume (Applicants/Consumers) and African Bank Limited, Consumer Friend (ABSA Bank), Addcon (Pty) Ltd, Edcon (Pty) Ltd, JDG Trading Financial Services (Pty) Ltd, Lewis Stores (Pty) Ltd and Nedbank (Credit Providers). (NCT/474/2010/138(1)(P))

4. Ms MA Strydom (Debt Counselor) in the matter between Mr LJT Van Der Westhuizen and Ms CC Van Der Westhuizen (Applicants/Consumers) and Edcon (Pty) Ltd, Consumer Friend (ABSA Bank, RCS, Foschini and Woolworths), First National Bank, Motor Finance Corporation and Standard Bank of SA limited (Credit Providers). (NCT/475/2010/138(1)(P))
5. Ms MA Strydom (Debt Counselor) in the matter between Mr JP Hollamby (Applicant/Consumer) and African Bank Limited, Blue Financial Services (Pty) Ltd, Edcon (Pty) Ltd, Consumer Friend (Foschini and RSC) and Standard Bank of SA Limited (Credit Providers). (NCT/476/2010/138(1)(P))

DETAILS OF THE APPLICATION

These are applications by the Debt Counselors, on behalf of Consumers and Credit Providers in terms of Sections 138(1) of the National Credit Act in respect of:

- A consumer not being over-indebted but are nevertheless experiencing, or likely to experience, difficulty satisfying all the consumer's obligations under credit agreements in a timely manner.
- A consumer and the respective credit providers voluntarily agreeing on debt re-arrangement plan and formulate the proposal in the form of an order.

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 TI.r12, an application to intervene;
- Serve the forms of the Applicant and every other party;
- File the application with the Registrar;

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Ref: As per case number below

- 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; and
- Cite the relevant case reference number as mentioned above.

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.