



## **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 24 February 2010.

### **PARTIES**

1. Ms M Koetsie (Debt Counselor) in the matter between Ms S Nobela (Applicant/Consumer) and ABSA Bank, Standard Bank, Nedbank, Consumer Friend (Woolworths, RCS & Truworths) and Wesbank (Credit Providers). (NCT/477/2010/138(1)(P))
2. Ms M Koetsie (Debt Counselor) in the matter between Mr BM Duze (Applicant/Consumer) and Capitec Bank (Credit Provider). (NCT/478/2010/138(1)(P))
3. Ms M Koetsie (Debt Counselor) in the matter between Mr KP Cawe (Applicant/Consumer) and African Bank Limited (Credit Provider). (NCT/480/2010/138(1)(P))
4. Ms M Koetsie (Debt Counselor) in the matter between Mr SB Mokgope (Applicant/Consumer) and Wesbank (Credit Provider). (NCT/481/2010/138(1)(P))
5. Ms M Koetsie (Debt Counselor) in the matter between Mr BJ Montwedi (Applicant/Consumer) and Wesbank Limited (Credit Providers). (NCT/483/2010/138(1)(P))
6. Ms M Koetsie (Debt Counselor) in the matter between Mr BB Mafethe (Applicant/Consumer) and Barnetts (Credit Provider). NCT/485/2010/138(1)(P)
7. Ms M Koetsie (Debt Counselor) in the matter between Ms ML Masiko (Applicant/Consumer) and Fair Furnishers (Credit Provider). NCT/486/2010/138(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;
- 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](mailto:registry@thenct.org.za).