

TO THE NATIONAL CREDIT REGULATOR (the NCR)

A complaint pertaining to a debt review flag

[Name] [Surname]

COMPLAINANT

And

[DEBT COUNSELLOR NAME]

[NCRDCXXX] t/a (Trading Name)

DEBT COUNSELLOR ON RECORD

AFFIDAVIT

I, the undersigned

[Name] [Surname] – [ID Number]

Hereby make an oath and declare:

1.

I am the complainant in this matter. I am a major male/female person currently residing at 9614 Grass Land, Bloemfontein Free State.

1.1.

I am duly allowed and authorized to depose this affidavit.

2.

The complaint herein is with [DEBT COUNSELLOR NAME] [NCRDCXXX] t/a (Trading Name) the debt counselor on records as per the credit records, who has placed or caused the credit bureau to place the debt review flag on my credit records

3.

The contents of this affidavit are both true and correct and falls within my personal knowledge, except where it is indicated otherwise.

4.

According to the credit bureau records, the above-mentioned Debt Counselor placed or caused the debt review flag to be placed on my credit records on [DATE] with a status notation "[STATUS NOTATION]"

5.

I humbly submit to the NCR that I am logging a complaint for the purpose of alerting the NCR that I never consulted with the above-mentioned debt counsellor or any debt counsellor in any manner or form to apply for debt counselling.

5.1

I further submit to the NCR that I did not sign or submit any documents, personal or otherwise to the debt counsellor for the purpose of applying for debt counselling.

6.

I further submit to the NCR that upon realizing that there is a debt review flag on my credit records, I tried on numerous occasions to contact the listed debt counsellor telephonically and through email and these efforts were unsuccessful to yield a reply or response.

7.

I humbly submit to the NCR that in the light that the debt counsellor displayed on my credit records as the debt counsellor on record is not contactable to account for the debt review flag on my credit record, I am facing a predicament of being permanently and indefinitely listed as under debt review.

8.

I humbly submit to the NCR that I'm logging this affidavit to request the NCR to intervene to investigate and interrogate the above-mentioned debt counsellor to supply evidence in a form of documentation including evidence of the processes conducted that resulted in the placing of the debt review flag on my credit records

8.1

I humbly implore the NCR that where the debt counsellor fails to provide any proof as in 8.1, to annul and immediately facilitate the removal of the unlawful debt review flag from my credit records.

8.2.

I further respectfully implore the NCR that - where the debt counsellor fails to prove that I applied for debt counselling and that the application processes that resulted in placing the debt review flag were conducted in compliance with the the prescribed regulations - to take appropriate disciplinary measures against this debt counsellor.

9.

I further submit to the NCR that the unlawful debt review flag placed on my credit record has and still is unfairly prejudicing me to qualify for and obtain essential credit opportunities essential to enhance mine and my family's livelihood.

10.

Therefore, I humbly request NCR to intervene and take necessary steps to expunge the unlawful debt review notation from all registered credit bureaus.

\_\_\_\_\_  
DEPONENT: [Name] [Surname]

SIGNED AT \_\_\_\_\_ ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 2025

I certify that this AFFIDAVIT has been sworn to and signed before me at:

\_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 2025 by the above-mentioned Deponent who declares that he/she is acquainted with the contents of this AFFIDAVIT and understands same, that he/she had no objection to the laying down of the prescribed oath and further, that she considers the said oath as binding on his/her conscience, which oath was properly taken by me as required by law.

\_\_\_\_\_  
COMMISSIONER OF OATHS

PERSONAL NR. \_\_\_\_\_

FULL NAMES: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CAPACITY: \_\_\_\_\_

AREA: \_\_\_\_\_

STAMP