

THE NATIONAL CREDIT REGULATOR (the NCR)

A complaint pertaining to a debt review flag

[NAME] [SURNAME]

COMPLAINANT

And

[Debt Counsellor Name]

[NCRDCXXX] T/A [Debt Counselling Firm]

DEBT COUNSELLOR ON RECORD

AFFIDAVIT

I, the undersigned

[NAME SURNAME] – ID#: [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 [Address]

1.1.

I am duly allowed and authorized to depose this affidavit.

1.2.

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

2.

The complaint herein concerns [Debt Counsellor Name] [NCRDCXXX] T/A [Debt Counselling Firm] , the debt counselor on records as per Xds Credit Bureau Report obtained on 07June 2022 who has placed or caused the credit bureau to place the debt review flag on my credit record.

3.

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 5 September 2016 with a status notation "Consumer is Under Debt Review"

4.

I further submit that I did apply for debt counselling with the debt counselor on record and in due course I have managed to settle all debts that were placed under debt review

5.

I submit to the NCR that according to the displayed debt review status notation; it is apparent that the debt counsellor on record abandoned or did not complete the debt counselling process.

6.

I humbly submit to the NCR that I am logging a complaint for the purpose of alerting the NCR that the debt counsellor on record in my credit report is no longer involved in debt counselling services

7.

I submit to the NCR that a search on the NCR database displays this debt counsellor status as: "**Cancelled by the Tribunal**"

8.

I further submit to the NCR that in the light that the debt counsellor on record was Cancelled by the Tribunal and thus no longer involved in debt counselling to perform the procedure for issuance of the Clearance Certificate, I humbly implore the NCR to, in the first instance, unconditionally remove the debt review flag and in the second instance issue a Clearance Certificate.

9.

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

10.

I humbly submit to the NCR that I'm logging this affidavit to request the NCR to remove or cause to be removed the debt review flag from my credit records.

11.

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

DEPONENT: [NAME] [SURNAME]

Compiled on instruction of Deponent by:

[DESIGNATED PRACTITIONER]

SIGNED AT _____ ON THIS _____ DAY OF _____ 2024

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

_____ this _____ day of _____ 2024 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: _____