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AIDS HELPLINE: 0800-0123-22 Prevention is the cure

IMPORTANT

Information

from Government Printing Works

Dear Valued Customers,

Government Printing Works has implemented rules for completing and submitting the electronic Adobe Forms when you, the customer, submits your notice request.

Please take note of these guidelines when completing your form.



GPW Business Rules

1. No hand written notices will be accepted for processing, this includes Adobe forms which have been completed by hand.
2. Notices can only be submitted in Adobe electronic form format to the email submission address submit.egazette@gpw.gov.za. This means that any notice submissions not on an Adobe electronic form that are submitted to this mailbox will be **rejected**. National or Provincial gazette notices, where the Z95 or Z95Prov must be an Adobe form but the notice content (body) will be an attachment.
3. Notices brought into GPW by "walk-in" customers on electronic media can only be submitted in Adobe electronic form format. This means that any notice submissions not on an Adobe electronic form that are submitted by the customer on electronic media will be **rejected**. National or Provincial gazette notices, where the Z95 or Z95Prov must be an Adobe form but the notice content (body) will be an attachment.
4. All customers who walk in to GPW that wish to submit a notice that is not on an electronic Adobe form will be routed to the Contact Centre where the customer will be taken through the completion of the form by a GPW representative. Where a customer walks into GPW with a stack of hard copy notices delivered by a messenger on behalf of a newspaper the messenger must be referred back to the sender as the submission does not adhere to the submission rules.
5. All notice submissions that do not comply with point 2 will be charged full price for the notice submission.
6. The current cut-off of all Gazette's remains unchanged for all channels. (Refer to the GPW website for submission deadlines – www.gpwonline.co.za)
7. Incorrectly completed forms and notices submitted in the wrong format will be rejected to the customer to be corrected and resubmitted. Assistance will be available through the Contact Centre should help be required when completing the forms. (012-748 6200 or email info.egazette@gpw.gov.za)
8. All re-submissions by customers will be subject to the above cut-off times.
9. All submissions and re-submissions that miss the cut-off will be rejected to the customer to be submitted with a new publication date.
10. Information on forms will be taken as the primary source of the notice to be published. Any instructions that are on the email body or covering letter that contradicts the notice form content will be ignored.

You are therefore advised that effective from **Monday, 18 May 2015** should you not comply with our new rules of engagement, all notice requests will be rejected by our new system.

Furthermore, the fax number **012- 748 6030** will also be **discontinued** from this date and customers will only be able to submit notice requests through the email address submit.egazette@gpw.gov.za.



DO use the new Adobe Forms for your notice request. These new forms can be found on our website: www.gpwonline.co.za under the Gazette Services page.

DO attach documents separately in your email to GPW. (In other words, your email should have an Adobe Form plus proof of payment – 2 separate attachments – where notice content is applicable, it should also be a 3rd separate attachment)

DO specify your requested publication date.

DO send us the electronic Adobe form. (There is no need to print and scan it).

DON'T submit request as a single PDF containing all other documents, i.e. form, proof of payment & notice content, it will be **FAILED** by our new system.

DON'T print and scan the electronic Adobe form.

DON'T send queries or RFQ's to the submit.egazette mailbox.

DON'T send bad quality documents to GPW. (Check that documents are clear and can be read)



Form Completion Rules

No.	Rule Description	Explanation/example
1.	All forms must be completed in the chosen language.	GPW does not take responsibility for translation of notice content.
2.	All forms must be completed in sentence case, i.e. No fields should be completed in all uppercase.	e.g. "The company is called XYZ Production Works"
3.	No single line text fields should end with any punctuation, unless the last word is an abbreviation.	e.g. "Pty Ltd.", e.g. Do not end an address field, company name, etc. with a period (.) comma (,) etc.
4.	Multi line fields should not have additional hard returns at the end of lines or the field itself.	This causes unwanted line breaks in the final output, e.g. <ul style="list-style-type: none"> Do not type as: 43 Bloubokrand Street Putsonderwater 1923 Text should be entered as: 43 Bloubokrand Street, Putsonderwater, 1923
5.	Grid fields (Used for dates, ID Numbers, Telephone No., etc.)	<ul style="list-style-type: none"> Date fields are verified against format CCYY-MM-DD Time fields are verified against format HH:MM Telephone/Fax Numbers are not verified and allow for any of the following formats limited to 13 characters: including brackets, hyphens, and spaces <ul style="list-style-type: none"> o 0123679089 o (012) 3679089 o (012)367-9089
6.	Copy/Paste from other documents/text editors into the text blocks on forms.	<ul style="list-style-type: none"> Avoid using this option as it carries the original formatting, i.e. font type, size, line spacing, etc. Do not include company letterheads, logos, headers, footers, etc. in text block fields.



No.	Rule Description	Explanation/example
7.	Rich text fields (fields that allow for text formatting)	<ul style="list-style-type: none"> • Font type should remain as Arial • Font size should remain unchanged at 9pt • Line spacing should remain at the default of 1.0 • The following formatting is allowed: <ul style="list-style-type: none"> ○ Bold ○ Italic ○ Underline ○ Superscript ○ Subscript • Do not use tabs and bullets, or repeated spaces in lieu of tabs and indents • Text justification is allowed: <ul style="list-style-type: none"> ○ Left ○ Right ○ Center ○ Full • Do not use additional hard or soft returns at the end of line/paragraphs. The paragraph breaks are automatically applied by the output software <ul style="list-style-type: none"> ○ Allow the text to wrap automatically to the next line only use single hard return to indicate the next paragraph ○ Numbered lists are allowed, but no special formatting is applied. It maintains the standard paragraph styling of the gazette, i.e. first line is indented.
	e.g. 1. The quick brown fox jumps over the lazy river. The quick brown fox jumps over the lazy river. The quick brown fox jumps over the lazy river. 2. The quick brown fox jumps over the lazy river. The quick brown fox jumps over the lazy river. The quick brown fox jumps over the lazy river.	



You can find the **new electronic Adobe Forms** on the website www.gpwonline.co.za under the Gazette Services page.

For any **queries or quotations**, please contact the **eGazette Contact Centre** on 012-748 6200 or email info.egazette@gpw.gov.za

Disclaimer

Government Printing Works does not accept responsibility for notice requests submitted through the discontinued channels as well as for the quality and accuracy of information, or incorrectly captured information and will not amend information supplied.

GPW will not be held responsible for notices not published due to non-compliance and/or late submission.



DISCLAIMER:

Government Printing Works reserves the right to apply the 25% discount to all Legal and Liquor notices that comply with the business rules for notice submissions for publication in gazettes.

National, Provincial, Road Carrier Permits and Tender notices will pay the price as published in the Government Gazettes.

For any information, please contact the eGazette Contact Centre on 012-748 6200 or email info.egazette@gpw.gov.za

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GENERAL NOTICE

NOTICE 655 OF 2015

DEPARTMENT OF TRADE AND INDUSTRY

NATIONAL CREDIT ACT, 2005

INVITATION FOR THE PUBLIC TO COMMENT ON THE DRAFT REGULATIONS ON REVIEW OF LIMITATIONS OF FEES AND INTEREST RATES

I, Dr Rob Davies, Minister of Trade and Industry, hereby in terms of Section 171(2)(a) of the National Credit Act, 2005 (Act 34 of 2005) publish the draft regulations on the review of limitations of fees and interest rates for public comments.

Interested persons may submit written comments not later than thirty (30) days from the date of publication of this notice to:

Director-General, Department of Trade and Industry
Private Bag X84
Pretoria
0001

Or hand deliver to:

77 Meintjies Street
Block B, 1st Floor
Sunnyside
Pretoria

Tel : 012 3941804
Fax No: 012 3942804
Email : SKumkani@thedti.gov.za
For Attention: Mr Siphamandla Kumkani



Dr Rob Davies (MP)
Minister of Trade and Industry
17 / 6 / 2015

DRAFT REVIEW OF LIMITATIONS ON FEES AND INTEREST RATES, 2015

Draft Regulations made in terms of the National Credit Act, 2005
(Act No 34 of 2005)

FOR PUBLIC COMMENTS

(MINISTER OF TRADE AND INDUSTRY)

The Minister of Trade and Industry has, under section 171 of the National Credit Act, 2005 (Act No 34 of 2005, made Regulations in this schedule.

SCHEDULE

1. Definitions

In these Regulations, any word or expression defined in the National Credit Act, 2005 bears the same meaning as in the Act and –

the Act" means the National Credit Act, 2005 (Act No. 34 of 2005) and the Regulations made under the Act.

2. Amendment of Regulation 42 (1) of the Regulations

Interest applicable to different products

(1) Regulation 42(1) of the Regulations is hereby amended by the substitution of the following "Table A:"

TABLE A

Maximum Prescribed Interest Rates

Credit type	Proposed Maximum Prescribed Interest Rate	Calculated Proposed Maximum Prescribed Rate	Current Maximum Calculated Maximum Prescribed Rate	Difference
1. Mortgage agreements	RR + 12% per year	17.75%	17.65%	0.1%

2. Credit facilities	(RR x 1.7) + 10%] per year	19.78%	22.65%	-2.9%
3. Unsecured credit transactions	[(RR x 1.7) + 15%] per year	24.78%	32.65%	-7.9%
4. Developmental credit agreements	[(RR x 1.7) + 23%] per year	32.78%	32.65%	0.1%
4.1 Small business				
4.2 Low income housing				
5. Short-term transactions	5% per month on the first loan and 3% per month on subsequent loans within a calender year	5% per month	5% per month	Depends on the sequence of the loan
6. Other credit agreements	RR + 17% per year	22.75%	22.65%	0.1%
7. Incidental credit agreements	2% per month	2% per month	2% per month	0.0%

1.7 Multiplier , Current repo rate = 5.75%

3. Amendment of Regulation 42(2) of the Regulations

Maximum Initiation Fees

(1) Regulation 42(2) of the Regulations is hereby amended by substitution of "Table B" :

TABLE B

Sub-sector	Proposed interest rates	Current interest rates
Mortgage agreements	(a) R1 100 per credit agreement, plus 10 % of the amount in excess of R10 000 (b) But never to exceed R5 250	(a) R1 000 per credit agreement, plus 10% of the amount in excess of R10 000 (b) But never to exceed R5 000
Credit facilities	(a) R165 per credit agreement, plus 10% of the amount in excess of R1000 (b) But never to exceed R1 050	(a) R150 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R1 000
Unsecured credit transaction	(a) R165 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R1 050	(a) R150 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R1 000
Developmental credit agreements		
- For the development of a small business	(a) R275 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R2 600	(a) R250 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R2 500
- For low income housing (unsecured)	(a) R550 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R2 600	(a) R500 per credit agreement, plus 10% of the amount in excess of R1 000 (b) But never to exceed R2 500
Short term credit transactions	(a) R165 per credit agreement, plus 10% of the amount in	(a) R150 per credit agreement, plus 10% of the amount in

	excess of R1 000	excess of R1 000
	(b) But never to exceed R1 050	(b) But never to exceed R1 000
Other credit agreements	a) R165 per credit agreement, plus 10% of the amount in excess of R1 000	(a) R150 per credit agreement, plus 10% of the amount in excess of R1 000
	(b) But never to exceed R1 050	(b) But never to exceed R1 000
Incidental credit agreement	Nil	Remain unchanged

4. Amendment of Regulation 43(3) of the Regulations

(1) Regulation 43(3) is hereby amended by substitution of sub-regulation (3) of the following sub-regulation:

“An initiation fee must only be charged when a new credit agreement is established with a consumer and must not be charged on a transactional basis where there is no new credit agreement with the consumer.”

5. Amendment of Regulation 44 of the Regulations

Maximum Service fee

(1) Regulation 44 is hereby amended by –

(a) the substitution of the sub-paragraph immediately preceding sub-regulation (1) of the following sub-paragraph -

“The maximum monthly service fee, prescribed in terms of section 105 (1) of the Act, is R60”.

(b) addition of the following sub-regulations after sub-regulation (2)

“(3) The service fee covers the cost of administering a credit agreement which is the operational cost of the credit provider such as rent, labour, communication, banking, processing of repayments and related costs.

- (4) A service fee must be charged for a calendar month in which it is due and payable and on a pro rata basis where the credit agreement was concluded during the course of that calendar month.
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