



**NATIONAL CONSUMER
TRIBUNAL**

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**IN THE NATIONAL CONSUMER TRIBUNAL
HELD IN CENTURION**

Case Number: NCT/ 293/2009/138 (1)(P)

In the matter between:

ADRIAAN BISSCHOFF

1st Applicant/Consumer

ID: 1

LILLIAN BISSCHOFF

2nd Applicant/Consumer

ID: 1

and

ABSA BANK LIMITED

1st Respondent/Credit Provider

AFRICAN BANK LIMITED

2nd Respondent/Credit Provider

CONSUMER FRIEND (TRUWORTHS ACCOUNT)

3rd Respondent/Credit Provider

CONSENT ORDER

The Tribunal having read the papers filed of record and heard the Debt Counsellor;

The Tribunal, being satisfied that the Applicant and the Respondents are parties to a debt re-arrangement facilitated by a Debt Counsellor under section 86(7)(b) read together with section 138(1) of the National Credit Act, Act 34 of 2005 ;(the Act).

The Tribunal hereby orders that;

1. The draft consent order formulated as the order of the Tribunal attached hereto and marked Annexure "A" is confirmed;
2. The parties are warned that failure to comply with the order of the Tribunal constitutes an offence in terms of section 160(1) of the Act.

Dated and signed at Centurion on this ^{2nd}..... Day of February 2010

ADV F. MANAMELA
PRESIDING MEMBER

IN THE NATIONAL CONSUMER TRIBUNAL

HELD AT CENTURION

CASE NO.

In the matter between:

Adriaan Bisschoff

1st Applicant/Consumer

Identity number:

and

Lillian Bisschoff

2nd Applicant/Consumer

Identity number:

AND

Absa Bank Limited

1st Respondent/Credit Provider

African Bank Limited

2nd Respondent/Credit Provider

Consumer Friend

3rd Respondent/Credit Provider

(Truworths Account)

**DRAFT CONSENT ORDER IN TERMS OF SECTION 86(8) READ TOGETHER
WITH SECTION 138 OF THE NATIONAL CREDIT ACT 34 OF 2005**

WHEREAS:

- a. The consumer applied for debt review in terms of the National Credit Act 34 of 2005;
- b. The debt counsellor found that the consumer is experiencing difficulty satisfying all obligations under the credit agreements in a timely manner;
- c. The debt counsellor recommended a restructuring of the payment installments to all the credit providers, as per the agreement which is attached hereto marked: "Annexure B";
- d. All the respective credit providers and the consumer/applicant consented to this agreement, which consents are hereto attached marked "Annexure C"

NOW THEREFORE:

The Tribunal, being satisfied that the Applicant and Respondent are parties to a debt rearrangement facilitated by a debt counsellor under section 86(7) of the National Credit Act, hereby orders, by consent of the parties:

1. That the payment structures of the agreement between the Applicant and the respondents as set out in Annexure "B", be made an order of the National Consumer Tribunal;
2. Which agreement restructures the payment installment by extending the payment period as indicated in Annexure "B"

Creditor	Reference	Annual Interest	New Monthly Installment	Balance	Estimated Period in Months
Absa Bank Ltd	69003384	14.60%	R1 000.00	R19 746.40	25 months
African Bank Ltd	6137705003	15.50%	R424.56	R15 230.47	29 months
	6137705002	15.50%	R469.38	R6 430.29	19 months
Consumer Friend	Truworthe Acc 10100308208993	21.00%	R100.00	R1 577.86	23 months

DATED at Centurion this the _____ day of _____ 2009

REGISTRAR OF THE NATIONAL CONSUMER TRIBUNAL

Applicant/Consumer
Debt Counsellor on behalf of the Consumer

Dated at Sasolburg on this 26 day of October 2009.

1st Applicant/Consumer

2nd Applicant/Consumer

TO:
THE REGISTRAR OF THE TRIBUNAL
CENTURION

1. African Bank Limited
59 16th Road
Midrand
1685

2. Absa Bank Limited
3 The Crescent, Westway Office Park,
Westville
4000

3. Consumer Friend
3 The Crescent
Westway Office Park
Westville
4000