

**Matters emanating from the meeting with the National Credit Regulator on 15
March 2016**

1. The National Credit Regulator (NCR) should provide the committee with a situational analysis of the burden of debt on the poor.
2. The National Credit Regulator (NCR) should conduct an immediate secondary research on possible measures to ease the burden of debt on poorer consumers. This should cover:
 - a. The demographics and income group of the affected consumers.
 - b. The advantages and disadvantages of debt forgiveness for identified low income group.
 - c. The implementation of debt forgiveness in other countries including the impact thereof.
3. A list of cases that have been referred to the National Consumer Tribunal since its establishment but have not yet been processed or finalised, including the status of these matters.
4. A list of NCR cases concluded by the National Consumer Tribunal and the corresponding judgements.
5. A status report on matters that require inter-departmental coordination to give full effect to the National Credit Amendment Act and/or to address related concerns.
6. A status report on the 699 vehicle matter which was set down for 15 march 2016 to continue the pre-hearing. Please communicate this in writing before Friday 18 March 2016.

Joanmariae Fubbs
CHAIRPERSON OF THE PC TRADE AND INDUSTRY
16 MARCH 2016