



national consumer tribunal

Physical

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

Case no: NCT/ 474/2010/138 (1)(P)

In the matter between:

LENONG JULIUS MAKUME

ID: :

1st Applicant /Consumer

MAPOLO PAULINA MAKUME

ID: :

2nd Applicant/ Consumer

and

ABSA BANK LTD

1st Respondent/ Credit Provider

ADDCON (PTY) LTD

2nd Respondent/Credit Provider

AFRICAN BANK LTD

3rd Respondent/Credit Provider

EDCON (PTY) LTD

4th Respondent/ Credit Provider

(Jet Stores account)

JDG TRADING FINANCIAL SERVICES (PTY) LTD

5th Respondent/ Credit Provider

LEWIS STORES (PTY) LTD

6th Respondent/ Credit Provider

NEDBANK LTD

7th Respondent/ Credit Provider

CONSENT ORDER

The Tribunal having read the papers filed of record and heard the Debt Counsellor, Mr A Strydom;

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 14th day of April 2010

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ADV NEO SEPHOTI
PRESIDING MEMBER

IN THE NATIONAL CONSUMER TRIBUNAL

HELD AT CENTURION

CASE NO.

In the matter between:

Lenong Julias Makume

1st Applicant/Consumer

Identity number: 1

And

Mapolo Paulina Makume

2nd Applicant/Consumer

Identity number: 1

AND

Absa Bank Limited

1st Respondent/Credit Provider

Addcon (Pty) Ltd

2nd Respondent/Credit Provider

(Real People Account)

African Bank Limited

3rd Respondent/Credit Provider

Edcon (Pty) Ltd

4th Respondent/Credit Provider

(Jet Stores Accounts)

JDG Trading Financial Services (Pty) Ltd

5th Respondent/Credit Provider

(Joshua Doore Account)

Lewis Stores (Pty) Ltd

6th Respondent/Credit Provider

Nedbank Limited

7th Respondent/Credit Provider

**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 agreement in a timely manner;
- c. The debt counsellor recommended a restructuring of the payment instalments 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	4038220093053000	11.00%	R100.00	R2 242.75	30 months
Addcon (Pty) Ltd	Real People Acc 4325756	15.50%	R68.25	R3 505.75	70 months
	4202250	15.50%	R55.25	R1 760.86	48 months
African Bank Limited	6107672001	15.50%	R82.62	R5 241.95	75 months
	6107672003	15.50%	R82.07	R4 594.12	72 months
	6107672002	15.50%	R193.57	R10 650.25	71 months
Edcon (Pty) Ltd	Jet Store Acc 7006600100051783043	20.00%	R130.96	R4 835.88	57 months
JDG Trading Financial Services(Pty)Ltd	Joshua Doore Acc 00216-24586-14	20.00%	R87.11	R7 654.00	83 months
	00216-24586-06	20.00%	R87.76	R3 409.65	62 months
Lewis Stores (Pty) Ltd	0532-385012-03	32.00%	R65.65	R2 594.05	78 months
	0532-385012-02	32.00%	R94.91	R2 878.35	64 months
Nedbank Limited	8152745533401	11.00%	R191.85	R8 822.63	58 months

DATED at Centurion this the _____ day of _____ 2010

REGISTRAR OF THE NATIONAL CONSUMER TRIBUNAL

Applicant/Consumer
Debt Counsellor on behalf of the Consumer

Dated at Sandberg on this 12 day of February 2010

1st Applicant/Consumer

2nd Applicant/Consumer

TO:

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THE REGISTRAR OF THE TRIBUNAL
CENTURION

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|----|--|----|--|
| 1. | Absa Bank Limited
3The Crescent, Westway Office Park
Westville
4000 | 2. | Addcon (Pty) Ltd
P O Box 1592
East London
5201 |
| 3. | African Bank Limited
59 16 th Road
Midrand
1685 | 4. | Edcon (Pty) Ltd
Edgardale Press Ave
Crown Mines
2025 |
| 5. | JDG Trading Financial Services (Pty)Ltd
300 Kent Avenue
Randburg
2194 | 6. | Lewis Stores (Pty) Ltd
Danew Place
51 Durban Road
Bellville, 7535 |
| 7. | Nedbank Limited
100 Main Street
Johannesburg
2000 | | |