



national consumer tribunal

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

Case Number: **NCT/ 492/2010/138 (1)(P)**

In the matter between:

BETHUEL MPHUTI

1st Applicant/Consumer

ID:

and

ABSA BANK LIMITED

1st Respondent/Credit Provider

CATRACK

2nd 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 21st day of April 2010

PROF TANYA WOKER

PRESIDING MEMBER

000010

IN THE NATIONAL CONSUMER TRIBUNAL

HELD AT CENTURION
IN THE MATTER BETWEEN:

CASE NO: _____

CLIENT NAME : BETHUEL MPHUTHI
IDENTITY NUMBER : _____

AND

ABSA BANK LIMITED 1ST RESPONDENT/ CREDIT PROVIDER
CARTRACK 2ND 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**

Creditor	Reference	Annual interest Rate %	New Monthly Installment	Outstanding Balance	Estimated Period in Months
ABSA LIMITED	5471196164230026 69452073	27	R179.77	R2052.23	16 MONTHS
		17.50	R1388.61	R49757.55	47 MONTHS
CARTRACK	MPHU000030	2.00	R100.00	R2323.53	25 MONTHS

DATE at Centurion on this the _____ day of _____ 2010

DATE at JOHANNESBURG on this the 15 day of FEBRUARY 2010

Applicant/ Consumer

TO:
THE REGISTRAR OF THE TRIBUNAL
CENTURION

000011

1. ABSA BANK LIMITED
(CONSUMER FRIEND)
WESTWAY OFFICE PARK
WESTVILLE
DURBAN
4000

2. CARTRACK
CNR JAN SMUTS AND 7TH AVENUE
JOHANNESBURG
P.O BOX 4709
RIVONIA
2128