

SAFLII Note: Certain personal/private details of parties or witnesses have been redacted from this document in compliance with the law and [SAFLII Policy](#)

IN THE NATIONAL CONSUMER TRIBUNAL HELD AT PRETORIA

Case Number: NCT/15719/2014/138(1)(P)

In the matter between:

CHRISTINA MARGOT COLLETT

Consumer/ Applicant

ID: [...]

AND

JDG TRADING (PTY) LTD

1st Respondent/Credit provider

WOOLWORTHS (PTY) LTD

2nd Respondent/Credit provider

**THE MOTOR FINANCE CORPORATION (PTY)
LTD T/A MFC**

3rd Respondent/Credit provider

TELKOM SA LTD

4th Respondent/Credit provider

ABSA BANK LIMITED

5th Respondent/ Credit provider

CONSENT ORDER

The Tribunal, having read the papers filed of record and being satisfied that the Applicant(s) and the Respondent(s) are parties to a debt re-arrangement facilitated by a Debt Counsellor under section 86(7)(b) read with section 138(1) of the National Credit Act, Act 34 of 2005 (the Act), hereby makes the following order:

1. The payment structure between the applicant/consumer and the respondent(s)/credit provider(s) and as set out in the table below is confirmed as an order of the Tribunal in terms of section 150 of the Act;

No	Creditor	Reference	Balance	New Monthly Instalment	Annual Interest	Estimated Repayment Period
1	JGD Trading	0006365290970191188	R 1250.42	R 95.51	17.29%	15 months
2	Woolworths	6007850376416010	R2 450.07	R125.13	14.46%	23 months
3	Vehicle Finance- MFC	56769320011	R19 678.57	R1 104.69	12.34%	21 months
4	Telkom SA Ltd	3025894299007362011	R 1 756.31	R78.16	00.00%	22 months
5	Credit Card- ABSA	5471205125205015	R 38 090.75	R 1 206.36	14.11%	38 months

2. The parties' attention is drawn to sections 71(1), 71(5)(a) and 152 of the Act which states as follows:

Section 71(1)

A consumer, whose debts have been re-arranged in terms of Part D of this Chapter, may apply to a debt counselor at any time for a clearance certificate relating to the debt re-arrangement.

Section 71(5)

Upon receiving a copy of a clearance certificate, a credit bureau, or the national credit register must expunge from its records –

- (a) The fact that the consumer was subject to the relevant debt re-arrangement order or agreement...

Section 152

Any decision, judgment or order of the Tribunal may be served, executed and enforced as if it were an order of the High Court...

- 3. 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 **PRETORIA** on this 28th day of February **2015**.



MR FK SIBANDA

PRESIDING MEMBER

To :

- 1. **The Registrar of the National Consumer Tribunal**

Anel Burger

- 2. **Debt Counsellor: Hans Reinhard Petternburger-Perwald NCRDC 49**
Unit 9
TimesBusiness Park
37 Blouberg Road
P O Box 11174
Blouberggrant
7443

Tel: 021 556 4935

Fax: 021 556 4937

E-Mail: williamd@debt-therapy.net

3. Consumer: Christina Margot Collett

C8

The Met

Grand National Boulevard

Royal Ascot

Tel: 083 554 9602

And:

4. Credit Providers:

**JDG Trading (PTY) LTD
1958/003362/07**

Company Reg:

300 Kent Avenue

Randburg

2194

P O Box 2125

Johannesburg

2000

Tel: 011 211 1338

Fax: 086 686 1102

E-Mail: jddebtreview@jdg.co.za

Woolworths (PTY) LTD
1956/000518/07

Company Reg:

93 Mongmarket Street

Cape Town 8000

P O Box 680

Cape Town

8000

Tel: 021 407 9111

Fax: 021 407 3957

E-Mail: court@consumerfriend.co.za

The Motor Finance Corporation

(Pty) Ltd T/A MFC
1995/006077/07

Company Reg:

6E Herman Road

Corobrick

Meadowdale

P. O. Box 4005

Edenvale

1610

Tel: 011 879 9000

Fax: 011 667 6888

E-Mail: debtreview@mfc.co.za

Telkom SA LTD
1991/005476/06

296 Pine Street

Centrex Building

Durban

4001

P O Box 970

Durban

4000

Tel: 011 337 9088

Fax: 088031671109

E-Mail: xolosd@telkom.co.za

Company Reg:

ABSA Bank Limited

Company Reg: 1986/004794/06

8th Floor Marble Towers

Cnr Jeppe and Von Weilligh Street

P O Box 8686

Johannesburg

2000

Tel: 0861 005 901

Fax: 0865 848 662

E-Mail: CourtApp@absa.co.za