

National Credit Act, 2005

ACT NO.	34 of 2005
CATEGORY	Consumer & Commercial
SHORT NAME	NCA

Summary

Regulates credit providers, reckless lending, debt review, prescription of debt and the National Credit Regulator.

Why this Act matters

This fact sheet gives you a plain-language overview of NCA. It is not a substitute for the full statute. For the authoritative text, including all amendments and regulations, consult the official source on gov.za.

Official source

<https://www.gov.za/documents/national-credit-act>

How we can help

Reading the Act is one thing; applying it to your facts is another. Nkadameng Danny Legal & Compliance Support can prepare submissions, negotiate on your behalf, or refer you to an admitted attorney where representation is required. Call 071 276 6198 or email nkadimengdanny7@gmail.com to book a consultation.