

Prescribed Purpose Abbreviated Description	Reference in the NCA	Prescribed Purpose Description (Full Description)	Consent Required	Explanation of Prescribed Purpose Requirement
Account Management	Contemplated Purpose	N/a	Yes	This purpose may be used by any person , who has a contractual relationship with the consumer where the consumer has an account with such a person. Account management should be used for an existing customer base.
Affordability Assessment	R23A(12)(b)	When conducting the affordability assessment, the credit provider must take into account all monthly debt repayment obligations in terms of credit agreements as reflected on the consumer's credit profile held by a registered credit bureau	No	This purpose may be used by credit providers to assess current, prospective or joint consumers' affordability in accordance with the Affordability Regulations, by taking practicable steps to assess the consumers' discretionary income to determine whether the consumers' have the financial means and prospects to pay proposed credit instalments.
Alternative dispute resolution	S134	As an alternative to filing a complaint with the National Credit Regulator in terms of section 136, a person may refer a matter or a dispute following an allegation of a reckless credit agreement that could be the subject of such a complaint as follows - if the credit provider is not a financial institution, as defined in the Financial Services Ombud Schemes Act, 2004 (Act No. 37 of 2004), the matter may be referred to either- (i) a consumer court, for resolution in accordance with this Act and the provincial legislation establishing that consumer court; or (ii) an alternative dispute resolution agent, for resolution by conciliation, mediation or arbitration	Yes	This purpose may be used by Alternative Dispute Resolution Agents , where a complaint was filed with them, instead of the National Credit Regulator for the purpose of investigating an allegation of a reckless credit agreement .
Book Assessment	R18(4)(d)	An assessment of the debtors book for purposes of: (i) the sale of the business/debtors book (ii) any other transaction that is dependent upon determining the value of the business/debtors book	No	This purpose may be used by any person where an assessment of a debtors book is required in terms of a i) sales of business or sale of debtors book transaction; ii) any other transaction to which the transaction is dependent upon the determination of the value of the business and/or its debtors book.
Consumer Enquiry	S72(1)(b)(i) & (ii)	Every person has a right to- inspect any credit bureau, or national credit register, file or information concerning that person- without charge (as directed) and at any other time, upon payment of the inspection fee of the credit bureau or national credit register, if any	Yes	This purpose may be used by i) the consumer; ii) an agent or authorised person acting on behalf of the consumer; where the consumer requested his or her credit report .
Credit Assessment	Contemplated Purpose	N/a	No	This purpose may be used by credit providers to perform enquiries on consumers to meet the requirements of any internal rules of, or evaluative mechanisms, models or procedures used by the credit provider to conduct creditworthiness assessments on its consumers, at time of application .
Credit Limit	R18(4)(e)	Setting a limit in respect of the supply of goods, services or utilities	Yes	This purpose may be used by, among others: i) Retailers, such as appliance and electronic stores, supermarkets, clothing stores etc; ii) Telecommunication providers, such as cell phone providers, landline providers, Internet service providers etc; iii) Utility companies, such as electricity companies, water service companies, gas companies etc; iv) etc; where a limit is required to be set by any person for the supply of goods, services or utilities on either credit or for cash .

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Credit Ombud Enquiry	Contemplated Purpose	N/a	No	These enquiries are only done by the Credit Ombud as part of their investigation into complaints made by consumers to the Credit Ombudsman.
Tracing (non-credit provider)	Contemplated Purpose	N/a	Yes	This purpose may be used by: i) a non-credit provider ; ii) agent acting on behalf of a non-credit provider; to trace a consumer for debt collection purposes. In essence this enquiry purpose, in all material aspects is the same as 'Tracing'. However, it should be noted that where debt is collected by a person who is not a credit provider, the consumer's consent to be traced should have been obtained.
Debt Review	Reg. 24(1)(b)(vii)	A consumer who wishes to apply to a debt counsellor to be declared over-indebted must provide the debt counsellor with the following information: consent that a credit bureau check may be done	Yes	This purpose may be used by Debt Counsellors in order to assess a consumer's eligibility to be placed under Debt Review and any other services which a Debt Counsellor may be required to perform, by using the consumer's credit report.
Education / Employment	R18(4)(g)	Verifying educational qualifications and employment	Yes	This purpose may be used by any person requiring the educational qualifications and/or previous employment of a consumer to be verified .
Employment	R18(4)(c) R19(12)	Considering a candidate for employment in a position that requires honesty in dealing with cash or finances	Yes	This purpose may be used by, among others: i) Employment Agencies; ii) Recruitment consultants; iii) Staffing companies; iv) HR Departments of employers; v) etc; who requires access to a consumer's full credit profile to assess the candidate's suitability for a position that requires honesty in dealing with cash or finances . The persons using this purpose, is also required to certify that the request for the consumer's credit records relate to a position that requires honesty in dealing with cash or finances. Such positions may included, any position in, among others, a finance department such as a debtors or creditors clerk, financial managers etc. If the job description does not require honesty in dealing with cash or finances, this purpose should not be used.

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Fraud Investigation	R18(4)(a)	An investigation into fraud, corruption or theft, provided that the SAPS or any other statutory enforcement agency conducts such an investigation	No	This purpose may be used by, among others: i) The South African Police Services ("SAPS"); ii) Forensic Science Services and Criminal Record Centre; iii) Independent Police Investigative Directorate ("IPID"); iv) Department of Defence / South African National Defence Force ("SANDF"); v) The Department of Military Veterans ("DMV"); vi) Armaments Corporation of South Africa ("Armcor"); vii) Denel Group of South Africa ("Denel"); viii) State Security Agency ("SSA"); ix) National Prosecuting Authority ("NPA"); x) South African Revenue Services ("SARS"); xi) Financial Intelligence Centre ("FIC"); xii) etc. This purpose is specifically where SAPS or any other statutory enforcement agency conducts an investigation into fraud, corruption or theft.
Fraud Prevention	R18(4)(b)	Fraud detection and fraud prevention services	No	This purpose may be used by, among others: i) Internal fraud departments of companies; ii) Fraud investigation specialists such as the large audit and attorneys firms; iii) Any other private fraud investigation company; iv) etc; for fraud prevention and detection services . These services may included, but is not limited to, fraud risk assessments, fraud investigations, due diligence reviews, lifestyle audits and other fraud prevention and detection services.
Insurance Application	R18(4)(f)	Assessing an application for insurance	Yes	This purpose may be used by, among others: i) any insurance companies; ii) other entities providing insurance services; iii) etc; for the purpose of assessing an application for insurance .
Marketing Services	Contemplated Purpose	N/a	No	This purpose may be used by credit providers for marketing for cross selling and/or pre-vetting a consumer to determine whether or not to make an offer of credit to such consumer (not explicitly requested by consumer) or creditworthiness assessment.
Other Legislation	S68(1)(b)(i)	Any person who, in terms of this Act, receives, compiles, retains or reports any confidential information pertaining to a consumer or prospective consumer must protect the confidentiality of that information, and in particular, must report or release that information only to the consumer or prospective consumer, or to another person- to the extent permitted or required by this Act, other national legislation or applicable provincial legislation	Yes	This purpose may be used by any person , provided that the enquiry is done in terms of a requirement set by any other provincial or national legislation .

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On consumer instruction/consent	R18(6)(d) S68(1)(b)(ii)(aa)	R18(6)(d) - A credit bureau may report in respect of a consumer, information that is not related to and not intended for the purpose of providing consumer credit, provided that the consumer's consent has been obtained to use the information for such purpose and to submit, compile and report such information S68 - Any person who, in terms of this Act, receives, compiles, retains or reports any confidential information pertaining to a consumer or prospective consumer must protect the confidentiality of that information, and in particular, must report or release that information only to the consumer or prospective consumer, or to another person- as directed by- the instructions of the consumer or prospective consumer	Yes	This purpose may be used by any person where the consumer provided the person with the necessary consent to obtain and use his or her credit report. This purpose should be used where non of the other permitted purposes are applicable and the purpose of the enquiry is not for the provision of consumer credit. Examples of this type of enquiries would be the assessment of a rental application or the provision of financial advice etc.
Score Development	R18(4)(j)	Developing a credit scoring system by a credit provider or credit bureau	No	This purpose may be used by: i) a registered credit provider; ii) agent acting on behalf of a registered credit provider; iii) a registered credit bureau; in order to develop and/or use a credit scoring system (including a credit scorecard).
Tracing	R18(4)(i)	Tracing a consumer by a credit provider in respect of a credit agreement entered into between the consumer and credit provider	No	This purpose may be used by: i) a registered credit provider ; ii) agent acting on behalf of a registered credit provider; to trace a consumer for debt collection purposes. It is important to note that there should be an agreement between the credit provider and the consumer. Should the credit provider appoint an agent for tracing purposes, the agent should be duly appointed by the credit provider.
Unclaimed Funds	R18(4)(h)	Obtaining consumer information to distribute unclaimed funds, including pension funds and insurance claims	No	This purpose may be used by, among others: i) Funds including Retirement Funds; ii) Employers; iii) Fund Managers; iv) Fund Administrators; v) Insurance companies; vi) Collective Investment Schemes; vii) Financial Service Providers (where applicable); viii) etc; for the purpose of distributing unclaimed pension, insurance or other similar type of funds , where the recipient of the benefit's details are unknown to person requesting access thereto, the details are required to be verified or any other similar reason.