# DEBT COLLECTION MANUAL

## SECTION 58 DEBT COLLECTION

## LITE - VERSION

**VERSION 15-05-2016** 

The Magistrate's Court Act 32 of 1944; The National Credit act 34 of 2005
The Debt Collectors Act 114 of 1998

Presented by copy right owner Mr. Hennie Smit

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The specialized copyright debt collection manuals; training material and legal documentation is regularly updated to comply with ever changing legislation. The material is currently successfully utilized in all South African Magistrates Courts by the Collection Industry, Debt Recovery Software specialists and Attorneys firms.

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### INDEX TO MODULES

#### The Section 58 Debt Collection Manual - "Lite Version"

The "LITE - VERSION" Consist of an overview and general explanation of South African Legislation governing the general debt recovery and collection of debt pertaining to section 58 procedural debt collection, and contains more than sufficient debt collection information to assist in general and credit agreement debt collection. This manual is available in printed and in "PDF" (digital) format.

#### MODULE 1

- 1. Debt Collection Manual General Debt Recovery and Collection of Debt Lite Version 15-05-2016
  - Section 58 Procedures Undefended Actions
  - Applicable Mag. Court / NCA / Debt Coll. Act Legislation explained and noted in Manual
  - Obtaining Judgment and Emoluments Attachment Order

#### MODULE 2

- 2. Graphic Illustration of Sec 58 Debt Collection Procedure Lite Version
- 2.1. Summary Section 58 Procedure & Issue of Emolument Attachment Order Lite Version
- 2.2. Sec 58 Sample Legal Documents Lite Version

#### MODULE 3

- 3. Debt Collection Fees Lite Version
- 3.1. Summary-Debt Collection Fees Lite Version
- 3.2. Mora Interest

#### **MODULE 4**

- 4. Emolument Attachment Order Issue on Banning Lite Version
- 4.1. Emolument Attachment Orders Western Cape High Court judgment 09-07-2015

#### MODULE 5

- 5. The National Credit Act 34 of 2005 Overview
- 5.1. Credit Amnesty & Removal of Adverse Information
- 5.2. The National Credit Act 34 of 2005, as amended (Sections) Attached & Available on CD only
- 5.3. The National Credit Act 34 of 2005, as amended (Regulations) Attached & Available on CD only

#### MODULE 6

- 6. Magistrate's Court Act 32 of 1944, as amended (Sections) Attached & Available on CD only
- 6.1. Magistrate's Court Act 32 of 1944, as amended (Rules) Attached & Available on CD only

#### **MODULE 7**

- 7. Debt Collectors Act 114 of 1998, as amended (Sections) Attached & Available on CD only
- 7.1. Debt Collectors Act 114 of 1998, as amended (Regulations) Attached & Available on CD only
- 7.2. Debt Collectors Act 114 of 1998 Code of Conduct Attached & Available on CD only

#### MODULE 8

- 8. Prescription Act 68 -1969
- 8.1. Prescription of Debt with reference to the NCA 34/2005 as amended

#### FURTHER & ADDITIONAL LEGAL TRAINING & ASSISTANCE REQUIRED

Comprehensive Manuals consist of additional detailed step by step specialised direct applicable debt collection procedures; as well as further court procedures which is contained in the full versions of the Section 58 Debt Collection Manual; Summons Debt Collection Manual; Combined Pre-Court, Section 58 & Summons Manuals (available subject to quotation and additional fees).

Debt Collection Manuals can be drafted after evaluation to your specific need and requirements, to ensure maximum results and productivity.

<u> Hennie Smit</u>

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