

DEBT COLLECTION MANUAL

PRE-COURT SOFT COLLECTIONS

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**

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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.

INDEX TO MODULES

VERSION 15-05-2016

THE PRE-COURT SOFT DEBT COLLECTION MANUAL

- Consist of an overview and brief explanation of South African Legislation governing the general debt recovery and collection of debt pertaining to pre-court collections and the Magistrate's Court Act 32 of 1944; The National Credit Act 34 of 2005; and The Debt Collectors Act 114 of 1998.
- This Debt Collection manual is drafted as a lite version and supplied only in "PDF" (digital) format, which exclude legal training and assistance (subject to quotation and additional fees).
- Comprehensive Section 58; Summons; and General all inclusive Debt Collection Manuals is available (subject to quotation and additional fees).

MODULE 1

1. Pre-Court Soft Collections - Debt Collection Manual - Version 15-05-2016
 - Applicable Mag. Court / NCA Legislation discussed and noted in Manual
 - Pre-Court Soft Collections - Step by step procedures - Undefended Actions

MODULE 2

2. Pre-Court "Soft" Collection Procedures – Recommended example Procedural Steps 1 to 12 for a Debt Collection Agent.
 - 2.1. Pre-Court Soft Collection – Sample Legal Documentation
 - 2.2. Graphic Illustration of Pre-Court Soft Collection Procedure

MODULE 3

3. Debt Collection Fees as amended
 - 3.1. Summary Debt Collection Fees, as amended
 - Applicable Mag. Court / NCA Legislation discussed and noted in Manual

MODULE 4

4. Adverse Credit Information - Credit Amnesty 2014– only on cd version
 - 4.1. N C R Consumer Booklet – only on cd version
 - 4.2. NCA Overview

MODULE 5

5. Debt Collectors Act 114 of 1998, as amended (Sections) - only on cd version

MODULE 6

6. Interest calculations – "*in duplum rule*" –only on cd version

FURTHER LEGAL ACTION / ASSISTANCE REQUIRED

Once the Pre-Court – Soft Collections has been completed and the debtor still do not make payment, then further legal action (Court Procedure) must follow which is dealt with in the Section 58 Debt Collection and Summons Debt Collection Manual (which is available in lite or full versions) (subject to quotation and additional fees).

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