



**the dtic**

Department:  
Trade, Industry and Competition  
REPUBLIC OF SOUTH AFRICA



NATIONAL CONSUMER COMMISSION

a member of **the dtic** group

# **BRIEFING TO THE PORTFOLIO COMMITTEE ON TRADE, INDUSTRY AND COMPETITION**

## **National Consumer Commission Financial and Non-Financial Information Quarters 1 to 3 2025-2026**

**25 February 2026**

# DELEGATION

Name	Designation
Mr. Hardin Ratshisusu	Acting Commissioner
Ms. Tebogo Mmonwa	Chief Financial Officer
Ms. Prudence Moilwa	Divisional Head: Complaints and Investigations
Mr. Lefu Nhlapo	Acting Company Secretary
Mr. Jabulani Mbeje	Divisional Head: Legal and Enforcements
Ms. Poppy Kweyama	Divisional Head: Education and Advocacy
Dr. Tom Tshitangano	Chief Information Officer

# OUTLINE

- Legislative Mandate
- Vision, Mission, and Values
- NCC Structure
- Key Highlights
- Strategic Objectives, Targets, and Actual Performance
- Impact of the activities by Ombuds schemes
- Human Resources
- Financial Information
- Opportunities and Emerging Risks
- Conclusion



# Mandate



# LEGISLATIVE MANDATE

The National Consumer Commission (NCC) is established in terms of Section 85 of the Consumer Protection Act (CPA), 2008 (Act No. 68 of 2008).

**The purpose of the CPA is, amongst others to:**

Promote and advance the social and economic welfare of consumers in South Africa generally, and in particular

- low-income persons or persons in low-income communities;
- those persons who live in remote, isolated or low-density areas;
- minors, seniors or other vulnerable consumers, and
- those that are illiterate, vision impaired or with limited fluency in the language the information is presented;

# LEGISLATIVE MANDATE

Protect consumers from unconscionable, unfair, unreasonable, unjust or otherwise improper trade practices; and

Promote a fair, accessible, and sustainable marketplace for consumer products and services, and establish national norms and standards relating to consumer protection.

Furthermore, the CPA seeks to promote a fair, accessible, and sustainable marketplace for consumer products and services and to establish national norms and standards relating to consumer protection.

# LEGISLATIVE MANDATE

The CPA provides for improved standards of consumer information, prohibits certain unfair marketing and business practices, promotes responsible consumer behaviour and promotes a consistent legislative and enforcement framework relating to consumer transactions and agreements.

The NCC has concurrent jurisdiction on consumer protection matters with the provincial consumer affairs offices.

The NCC's mandate is supported by mediators/ Sector Ombuds being Motor Industry Ombuds of South Africa (MIOSA) and Consumer Goods and Services Ombuds (CGSO).

# VISION, MISSION AND VALUES

## Vision

- A marketplace for consumer goods and services that benefits consumers and contributes to economic growth, industrialization and sustainability.

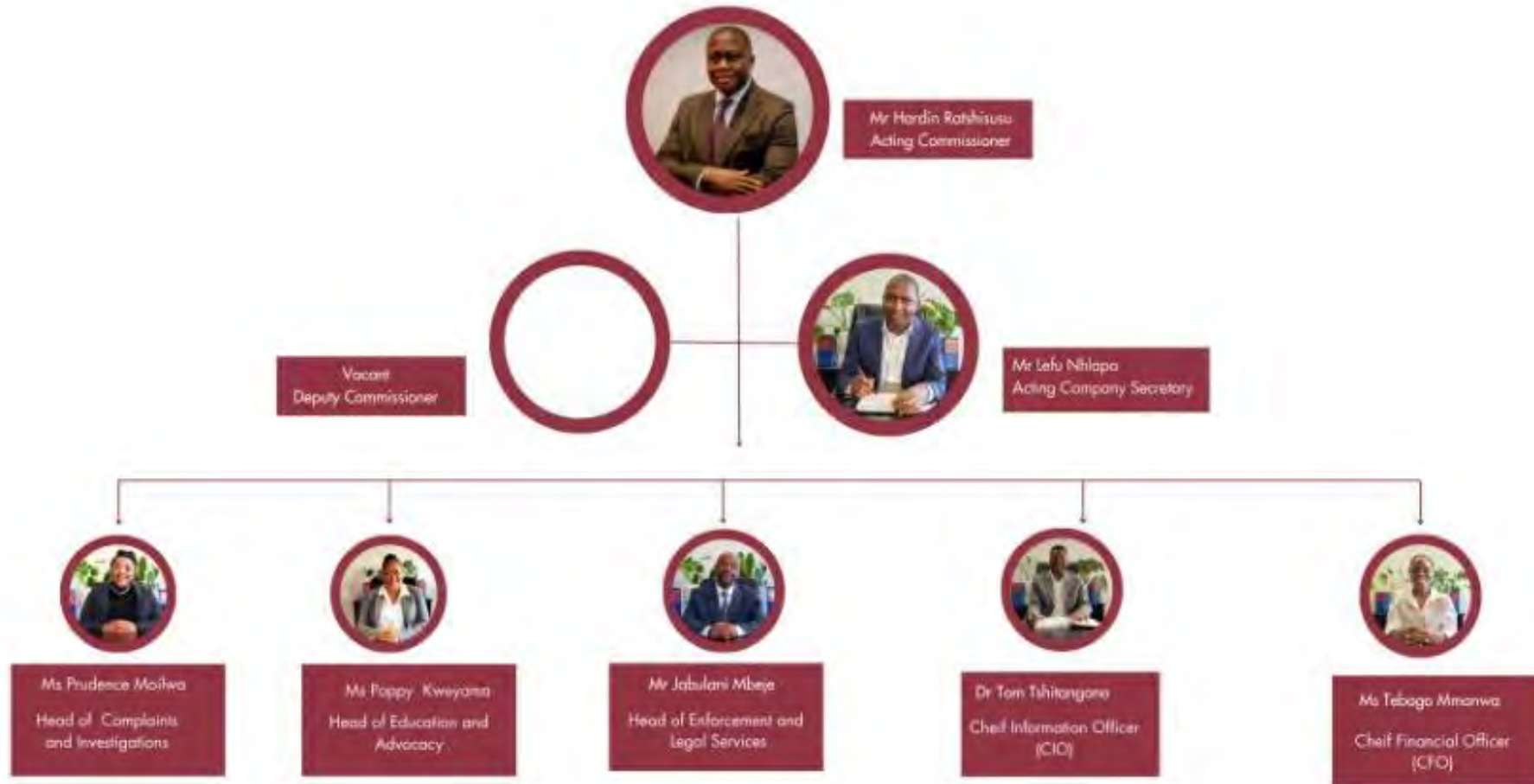
## Mission

- To curb unfair business practices for a fair, safe and sustainable marketplace for consumer goods and services.

## Values

- Fairness: We are committed to just treatment of all parties and unbiased decision making.
- Integrity: We are committed to honest, professional, and ethical conduct.
- Good corporate governance: We strive to always maintain good corporate governance.

# ORGANISATIONAL STRUCTURE



# KEY HIGHLIGHTS

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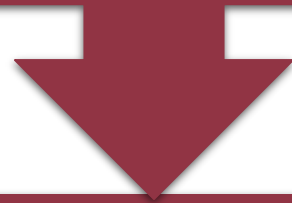


# KEY HIGHLIGHTS

PERFORMANCE AGAINST APP TARGETS					
Quarter	APP Targets	Targets Applicable	Targets Achieved	Targets Not Achieved	% Achievement
Quarter 1	20	15	14	1	93.33%
Quarter 2	20	17	15	2	88%
Quarter 3	20	17	16	1	94%

# KEY HIGHLIGHTS

## PERFORMANCE AGAINST APP TARGETS



While some of the targets were not achieved, the NCC interventions remained impactful, particularly in contributing to the government's industrialisation goals, curbing prohibited conduct, and advancing advocacy initiatives targeted at business, consumers and other stakeholders.

# KEY HIGHLIGHTS

Measures	Number of Matters	Rand Value		Number of Matters	Rand Value	
		Quarter 1	Quarter 2		Quarter 3	Quarter 3
Redress to Consumers - Cases finalised through enforcement.	123/124	R1 672 518,19	160/160	R2 955 874	111/112	R6 592 140.64
Non-compliant Clothing, Textile, footwear and Leather products are prevented	15	R700 816.70	23	R630 453,39	26	R3 233 680.97
Scams and Ponzi Schemes investigated	0	Determinable once there is a forfeiture order	7	Determinable once there is a forfeiture order	7	Determinable once there is a forfeiture order
Preservation orders- Scams and Ponzi Schemes	0	0	1	R4 508 940.39	0	0
Forfeiture Orders- Scams and Ponzi Schemes	0	0	0	0	1	Over R9 Million
Administrative fines imposed	2	R750 000	3	R300 000	4	R2 800 000
Product safety recalls	20		36		21	
Successful prosecution of matters before the Tribunal and court	5/6 or 83% success rate		5/5 or 100% success rate		6/7 or 86% success rate	

# KEY HIGHLIGHTS

Suppliers against whom fines were issued			
Name	Quarter 1	Quarter 2	Quarter 3
House of Natural Butters	R500 000		
Droom Troue	R250 000		
Wingfield Motors		R50 000	
Lambons (Pty) Ltd		R200 000	
KIA East Rand and Motor Finance Corporation		R50 000	
We Buy Cars			R2 500 000
Avura Motors			R100 000
Sandton repo cars			R100 000
Tech-sun Solar South Africa			R100 000
<b>Total</b>	<b>R750 000</b>	<b>R300 000</b>	<b>R2 800 000</b>

# KEY HIGHLIGHTS

## ENFORCEMENT OUTCOMES

- The NCC, through its investigation and enforcement activities, has obtained redress for consumers to the amount of R11 220 533 through the resolution of 395 out of 396 matters during the three quarters. From the 16 matters decided in favour of the NCC, Administrative Fines to the value of R3,9 Million were imposed on 9 suppliers for prohibited conduct.
- In the 2025/26 financial year, the NCC prevented non-compliant imported CTFL goods to value of R4 564 951 (64 consignments) from entering the South African market.
- Investigations into 14 Ponzi schemes have so far been concluded, resulting in preservation order of R4,5 Million and forfeiture order of more than R9 Million.
- The NCC issued 136 Compliance Notices against suppliers that supplied non-compliant goods. These include expired food, no date markings, non-display of prices, and not honouring the general terms and conditions of sale.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS FINALISED

### We Buy Cars

- The NCC referred the settlement agreement with We Buy Cars to the NCT on 3 December 2025, and after consideration, the NCT confirmed the settlement agreement on 19 December 2025, thereby making it a consent order. The consent order directed We Buy Cars as follows:
  - Revision of the terms and conditions to align with the CPA;
  - Commitment to a Consumer Awareness Programme to enhance consumer education concerning the purchasing of used motor vehicles, consumers' rights and obligations, as well as the supplier's rights and obligations under the CPA;
  - Creation of 300 job opportunities at various levels across WBC over a period of 5 (five) years over and above the current planned employment opportunities, to enhance customer service capacity and overall consumer experience. The total amount to be spent on jobs will be between R180 Million and R195 Million over a period of 5 (five) years;
  - Refund of R3 419 971,83 to 31 consumers; and
  - Administrative penalty of R2 500 000.
- This matter will change the landscape of the second-hand car market in South Africa. The NCC will continue to monitor the implementation of the settlement agreement.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS FINALISED

### House of Natural butters

- Investigation for distribution of contaminated and decayed peanuts and related products from Malawi and Zambia. These products lacked the required transport certifications and failed laboratory testing. The supplier violated food safety regulations and provisions of the CPA.
- The settlement agreed was confirmed by the National Consumer Tribunal (NCT). Supplier agreed to pay an administrative fine for an amount of R500 000.
- Successful resolution of this matter ensured that there was accountability on the suppliers who supplied contaminated peanut butter, which placed a significant risk on the health and wellbeing of the consumers.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS FINALISED

### Elgin Fruit Juice

- The supply of Apple Juice Concentrates to various suppliers' value chains, which had levels of the patulin pathogen exceeding limits set in Regulation 2 (e) of the Foodstuffs, Cosmetics and Disinfectants (FCD) Regulation 1145 of 2004.
- Supplier was aware of the deviant Patulin levels, had not acted in the best interests of consumers.
- The juice did not comply with Section 55(2)(b), to the extent that it was not “free from defects”.
- The NCC filed its case with the NCT for an order declaring the supplier's conduct prohibited and proposed an administrative fine.
- The matter is ongoing.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS FINALISED

### Dolcelume (PTY)LTD

- The investigation revealed that the supplier engaged in the following prohibited conduct:
  - Defacing and altering product labels, changing date markings;
  - Marketing products with fictitious dates;
  - Selling foodstuffs with labels in foreign language; and
  - No certificate of acceptability.
- Matter will be referred to the NCT for further enforcement.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS IN PROGRESS

### Shein and Temu

- The NCC initiated investigations against the two online platforms in relation to the suppliers' conduct observed during monitoring of the online consumer markets.
- The conduct or practices forming the scope of this investigation cover the following:
  - Marketing of goods to consumers;
  - Terms and conditions underpinning related transactions; and
  - Provision of redress to consumers in case of aggrieved consumers.
- Main issues under investigation include the following:
  - Pricing, promotional claims and advertising;
  - Receipts /invoices, disclosure, returns and warranties;
  - Product safety, labelling and quality;
  - E-commerce controls, digital conduct and data handling; and
  - Delivery, cross-border shipping, customs and logistics.
- The investigation is ongoing.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS IN PROGRESS

### Tracker Pty(Ltd)

- The NCC initiated an investigation against Tracker Pty(Ltd).
- The investigation is focused on Terms and Conditions of the supplier, primarily relating to cancellation of contracts as well as the way in which supplier engages in direct marketing.
- The Investigation is ongoing.

### Massmart / Builders Warehouse / A Shak

- The NCC initiated an investigation against Massmart and Builders Warehouse.
- It is alleged that a drain cleaner supplier by these suppliers contains a chemical solution which is unsafe and poses a risk to consumers.
- The investigation is ongoing.

# KEY HIGHLIGHTS

## HIGH IMPACT INVESTIGATIONS IN PROGRESS

### **Pepkor Trading (Pty) Ltd t/a “Fone Yam”**

- The NCC initiated an investigation against Pepkor Trading (Pty) Ltd t/a “Fone Yam”.
- The investigation is focused on terms of the contract, which are alleged to be unfair and unreasonable.
- It is alleged that the supplier offered contracts to consumers on terms that were unfair and unreasonable. In particular, the contract prices were reportedly exponentially higher than the actual value of the handsets supplied, potentially disadvantaging consumers.
- The investigation is ongoing.

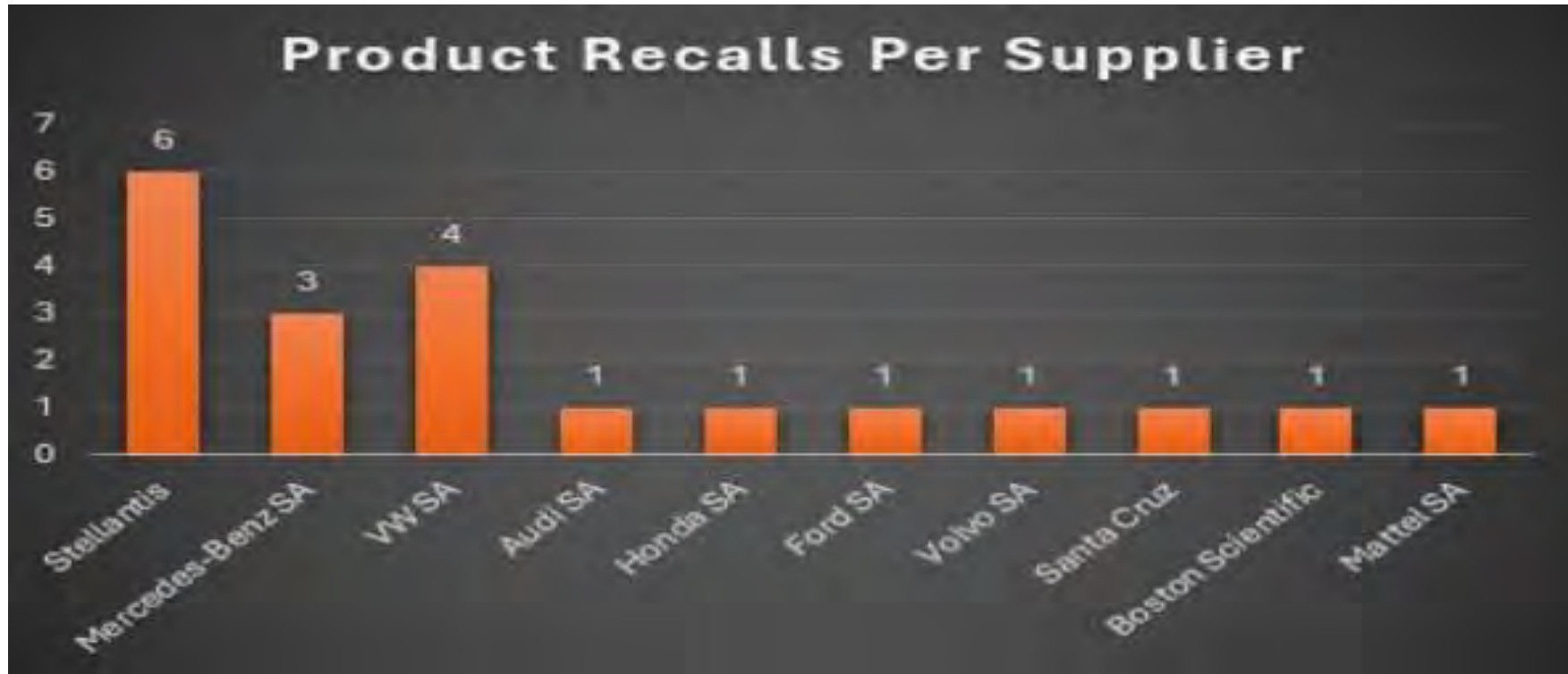
# KEY HIGHLIGHTS

## PRODUCT RECALLS

- 77 product recalls were administered for the period ending 31 December 2025.
- Products recalls are administered to ensure that consumers receive goods that are of good standard, free of defects and safe for public consumption.
- Majority of the recalls relate to motor vehicles.
- It is important for the NCC to respond expeditiously on product recalls to prevent any harm that unsafe, recalled products may cause to the consumers.

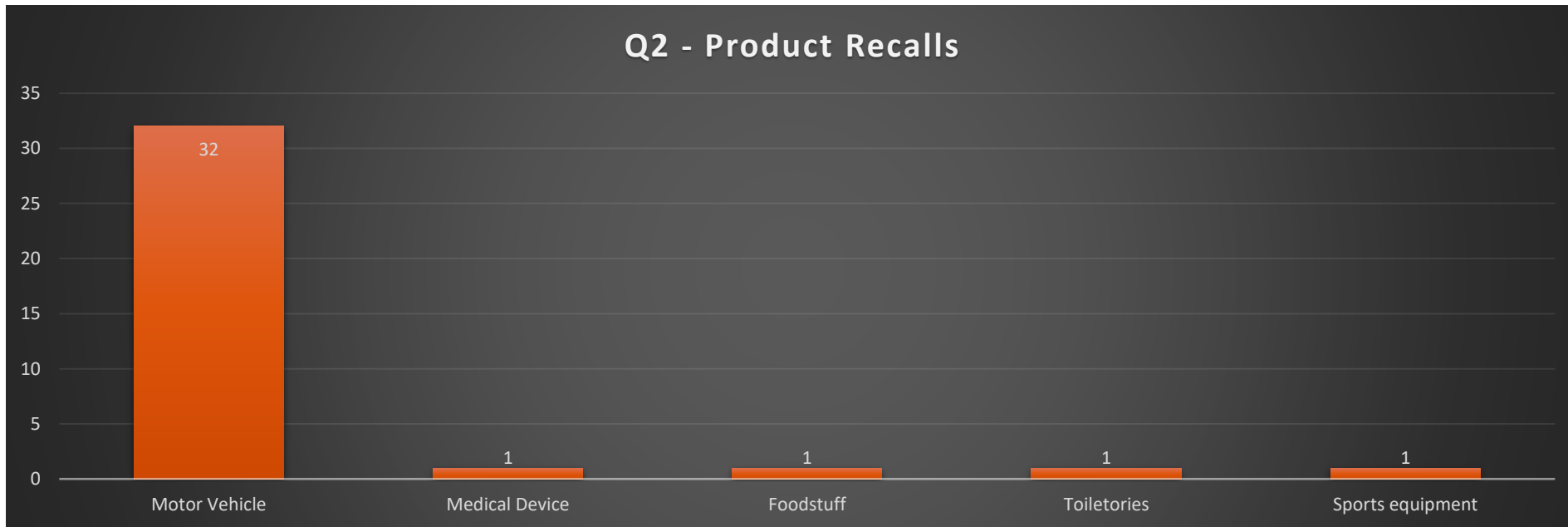
# KEY HIGHLIGHTS

## PRODUCT RECALLS IN QUARTER 1



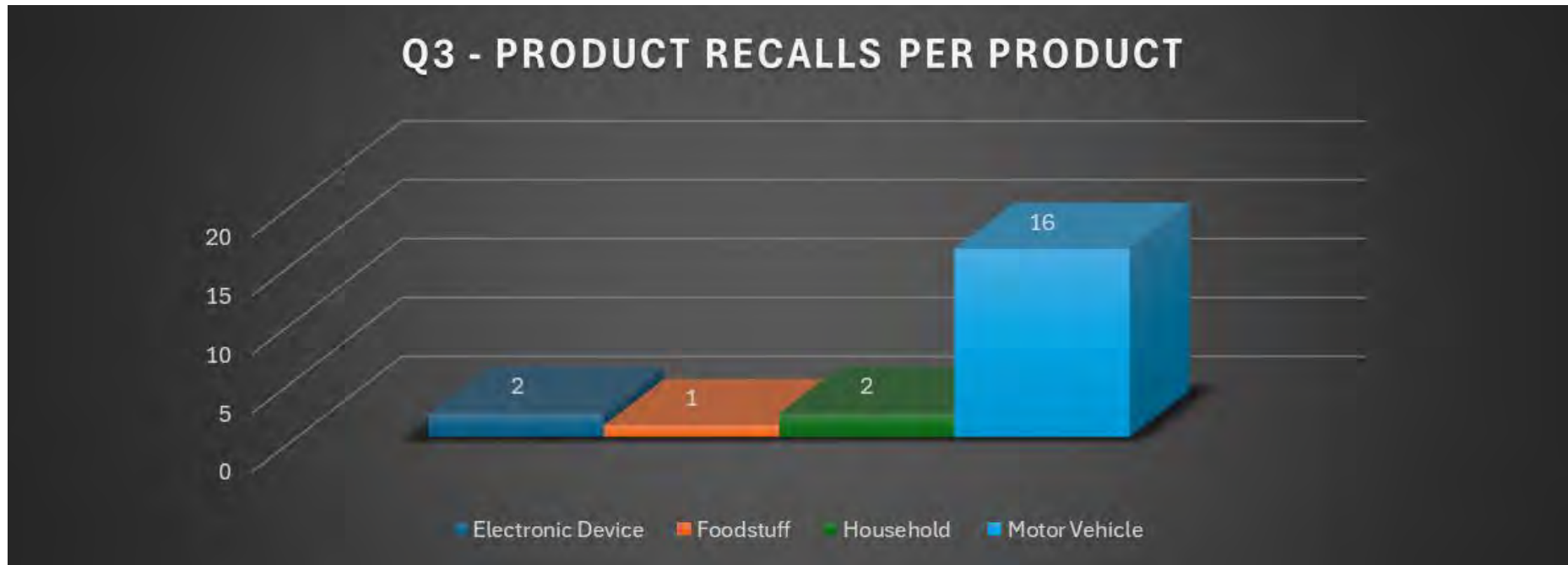
# KEY HIGHLIGHTS

## PRODUCT RECALLS IN QUARTER 2



# KEY HIGHLIGHTS

## PRODUCT RECALLS IN QUARTER 3



# KEY HIGHLIGHTS

## EDUCATION AND AWARENESS OUTCOMES

### United Nations Principles for Consumer Product Safety

- On 15 December 2025, the United Nations General Assembly adopted by consensus a landmark resolution establishing the first-ever United Nations Principles for Consumer Product Safety.
- Sponsored by Brazil, Costa Rica, Peru, South Africa, Spain, and Sweden, the resolution responds to growing global risks posed by unsafe consumer products, particularly in the context of cross-border and online trade.
- The Principles provide a global framework to strengthen product safety governance, promote international cooperation, and enhance consumer protection across markets. Their endorsement at the 80th session of the General Assembly reflects broad support from both developing and developed countries for stronger, coordinated action on consumer product safety.

# KEY HIGHLIGHTS

## EDUCATION AND AWARENESS OUTCOMES

### NCC G20 Webinar

- On 13 November 2025, the NCC hosted a G20 webinar on developments in consumer protection, with a focus on product safety and digital markets. The webinar brought together G20 regulators, international organisations, industry representatives, legal experts, and other key stakeholders.
- The institutions that participated were the NCC, EU, **the dtic**, Consumers International, UNCTAD, COMESA, CGSO, Proudly South African and Localisation Support Fund.
- The opening address was given by Deputy Minister of Trade, Industry, and Competition, Honourable Zuko Godlimpi. The address framed the webinar within South Africa's and the G20's broader mission to strengthen consumer protection and competition regulation in the context of rapid digitalisation and expanding global trade.

# KEY HIGHLIGHTS

## EDUCATION AND AWARENESS OUTCOMES

### **China Automotive Standardization Research Institute and the China Automotive Technology and Research Centre**

- The NCC, the NRCS, and the SABS jointly hosted a delegation from the China Automotive Standardization Research Institute and the China Automotive Technology and Research Centre on 11 December 2025 as part of a study tour.
- The engagement focused on information sharing regarding compliance with applicable South African standards, compulsory specifications, and product quality requirements governing the automotive industry, as regulated by the three (3) institutions.
- The primary objective of CASRI and CATARC was to gain a comprehensive understanding of South Africa's regulatory framework to strengthen compliance by Chinese automotive manufacturers, particularly prior to vehicles entering the South African market.

# KEY HIGHLIGHTS

## EDUCATION AND AWARENESS OUTCOMES

### Other strategic engagements

- During December, a joint initiative was undertaken with Mpumalanga Consumer Affairs to launch the Mpumalanga Festive Season campaign under the themes “Spend Wisely, Live Securely” and “Your Money, Your Future.” The campaign focused on promoting responsible consumer behaviour during the festive period.
- The NCC hosted a delegation from Egypt’s National Food Safety Authority (NFSA), who were on a study tour to South Africa. The engagement formed part of broader efforts to strengthen cooperation between the Arab Republic of Egypt and South Africa around food safety within the context of consumer protection. The focus was on information sharing, regulatory frameworks, and opportunities for collaboration in enhancing food safety standards.

# KEY HIGHLIGHTS

## Other Strategic engagements

### Amendments to the Value-Added Tax Act of 1991 and the Customs and Excise Act of 1964

- The NCC made a submission to the National Treasury and SARS regarding amendments to the Value-Added Tax Act of 1991 and the Customs and Excise Act of 1964.
- The submission focused on:
  - Strengthening compliance enforcement for low-value imports;
  - Achieving a balance between simplifying customs procedures and maintaining robust enforcement measures; and
  - Enhancing the accountability of international goods transporters.
- The submission was in line with the strategic focus of the NCC on e-commerce to ensure that offshore e-commerce suppliers do not have an unfair advantage over local suppliers.

**STRATEGIC  
OBJECTIVES,  
TARGETS AND  
ACTUAL  
PERFORMANCE**

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# STRATEGIC OBJECTIVES, TARGETS AND ACTUAL PERFORMANCE

The NCC set out the following strategic objectives:

- Contribute to the Government's industrialisation goals.
- Curb prohibited conduct.
- Address the high cost of living.
- Efficient delivery of services.

To achieve these strategic objectives, the NCC identified the following programmes:

- Contribution to Government industrialisation goals;
- Curbing prohibited conduct;
- Education and awareness; and
- Improving service delivery efficiencies.

# STRATEGIC OBJECTIVES, TARGETS AND ACTUAL PERFORMANCE

- The NCC further identified nine (9) key priority areas:
  - Unsafe and expired foods;
  - Second-hand automotive industry;
  - Unfair and unreasonable pricing of goods and services;
  - Unfair and unreasonable terms and conditions;
  - Non-compliant Clothing, Textile, Footwear and Leather goods (CTFL);
  - Market monitoring of low-quality and substandard locally produced or imported goods;
  - False claims on carbon friendly goods (green washing);
  - Scams and Ponzi schemes; and
  - E-commerce.
- These areas of focus ensured the NCC focused on the most pertinent consumer concerns.

# PROGRAMME 1: CONTRIBUTION TO GOVERNMENT'S INDUSTRIALISATION GOALS

Strategic Objective	Outcomes	Outputs	Output Indicator	Annual Targets
Contribution to Government's Industrialisation Goals	Decrease in the value of illegal imports and illicit trade in key focus areas (or sectors).	Finalised enforcement action that lead to a decrease in the value of illegal imports and illicit trade in key focus areas (or sectors).	Enforcement action against suppliers of illicit goods, expired goods and illegal imports.	100% enforcement action against suppliers of illicit goods, expired goods and illegal imports.
	Decrease in the value of illegal imports and illicit trade in key focus areas (or sectors).	Finalised CTFL matters that lead to a decrease in the value of illegal imports and illicit trade in key focus areas (or sectors).	Time taken to finalize CTFL matters to ensure non-compliant CTFL is destroyed or exported to the country of origin and compliant CTFL is released to market.	Finalize CTFL matters within 40 business days.
	Strengthen the domestic economy and increase local and global market competitiveness through increased local procurement spend.	Procurement from SMME's in designated groups.	Percentage of preferential procurement from SMME's in designated groups.	60% of preferential procurement from SMME's in designated groups.
	Competitive and complaint industrial parks for development of local industries	Suppliers in industrial parks compliant with the CPA.	Number of business education programs targeted at companies in industrial parks conducted to ensure compliance with the CPA.	4 business education initiatives targeted at companies in industrial parks conducted.
	Increasing skills and work experience for the economy.	Work experience provided.	Number of interns placed by the NCC, accredited ombud schemes namely, MIOSA and CGSO, and other partners.	20 interns placed by the NCC, accredited ombud schemes namely, MIOSA and CGSO, and other partners.

# PROGRAMME 1: CONTRIBUTION TO GOVERNMENT'S INDUSTRIALISATION GOALS

Strategic Objective	Quarterly Targets	Quarter 1 Achievement	Quarter 2 Achievement	Quarter 3 Achievement
Contribution to Government's Industrialisation Goals	100% enforcement action against suppliers of illicit goods, expired goods and illegal imports.	<b>Achieved</b> 100% (48 of 48) enforcement action against suppliers of illicit goods, expired goods and illegal imports.	<b>Achieved</b> 100% (37 out of 37) enforcement action in the form of compliance notices was taken against suppliers of illicit goods, expired goods and illegal imports.	<b>Achieved</b> 100% (51 out of 51) enforcement action in the form of compliance notices was taken against suppliers of illicit goods, expired goods, and illegal imports.
	Finalize CTFL matters within 40 business days.	<b>Achieved</b> Finalized (21 of 21) CTFL investigations within 40 business days.	<b>Achieved</b> 44 out of 44 CTFL matters were finalised within 40 business days.	<b>Achieved</b> 32 out of 32 CTFL matters were finalised within 40 business days.
	60% of preferential procurement from SMME's in designated groups.	<b>Achieved and Exceeded</b> 100% (5 out of 5)	<b>Target Exceeded</b> 100% (4 out of 4)	<b>Achieved</b> 70% (7 out of 10)
	2 in Quarter 2 and 2 during Quarter 3.	N/A	<b>Not Achieved</b> 1 business education initiative targeted at companies in industrial parks conducted .	<b>Achieved</b> 2 business education initiatives targeted at companies in industrial parks conducted.
	4 during Quarter 1 and 16 during Quarter 4.	<b>Achieved and Exceeded</b> A total of 13 interns were placed	N/A There were 28 interns placed	N/A Currently the placement is 27

# PROGRAMME 2: CURBING PROHIBITED CONDUCT

Strategic Objective	Outcomes	Outputs	Output Indicator	Annual Targets
Curbing Prohibited Conduct	Decrease in the value of illegal imports and illicit trade in key focus areas (or sectors).	Investigations into Ponzi Schemes, AI and fake reviews on digital platforms for goods and services, and fraudulent activities within 60 business days.	Time taken to finalize the investigations into Ponzi Schemes, AI and Fake reviews on digital platforms for goods and services, and fraudulent activities to prevent exploitation of vulnerable populations.	Finalize investigations into Ponzi Schemes, AI and fake reviews on digital platforms for goods and services, and fraudulent activities within 60 business days.
	Minimized harm to consumers caused by unsafe or defective goods and exploitative supplier practices.	Initiate high impact investigation.	Number of high impact investigations initiated.	4 high impact investigation initiated.
	Minimized harm to consumers caused by unsafe or defective goods and exploitative supplier practices.	Finalize high impact investigation.	Number of high impact investigation.	4 high impact investigations finalized.
	Operationalized Opt-Out Register System.	Direct marketers registered on the opt-out register.	Percentage of direct marketers registered on the opt-out register.	25% of direct marketers registered on the opt-out system (measured from 1 January 2026).
	Minimized harm to consumers caused by unsafe or defective goods and exploitative supplier practices.	Finalized complaints in priority areas (excluding CTFL at ports of entry and scams).	Percentage of complaints in priority areas (excluding CTFL at ports of entry and scams) finalized.	75% of complaints in priority areas (excluding CTFL at ports of entry and scams) finalized.
	Minimized harm to consumers caused by unsafe or defective goods and exploitative supplier practices.	Administer product recalls and issue communication thereon.	Time taken to administer and issue communication on product recalls.	Administer product recalls and issue communication thereon within 40 business days of receipt of recall notice from suppliers.
	Minimized harm to consumers caused by unsafe or defective goods and exploitative supplier practices.	Finalize energy-related and false claims about environmentally friendly (Carbon Neutral).	Percentage of energy-related and false claims about environmentally friendly (Carbon Neutral) products complaints finalized within a specified period.	Finalize 90% of energy-related complaints within 6 months.

## PROGRAMME 2: CURBING PROHIBITED CONDUCT

Strategic Objective	Quarterly Targets	Quarter 1 Achievement	Quarter 2 Achievement	Quarter 3 Achievement
Curbing Prohibited Conduct	Finalize investigations into Ponzi Schemes, AI and fake reviews on digital platforms for goods and services, and fraudulent activities within 60 business days.	<b>N/A</b> Two Ponzi Scheme investigations were under investigation and still within the 60 business days.	<b>Achieved</b> 7 out of 7 investigations were finalised in Q2 within 60 business days.	<b>Achieved</b> 7 out of 7 investigations were finalised in Q3 within 60 business days.
	1 high impact investigation initiated.	<b>Achieved</b> 1 high impact investigation initiated.	<b>Target Exceeded</b> 4 high impact investigations initiated	<b>Target Exceeded</b> 4 high impact investigations initiated
	1 high impact investigations finalized.	<b>Achieved</b> 1 investigation was finalized.	<b>Achieved</b> 1 high impact investigation finalised	<b>Achieved</b> 1 high impact investigation finalised.
	25% of direct marketers registered on the opt-out system (measured from 1 January 2026).	N/A	N/A	N/A
	75% of complaints in priority areas (excluding CTFL at ports of entry and scams) finalized.	<b>Not Achieved</b> 61% (808 of 1312)	<b>Not Achieved</b> 53% (796 out of 1501)	Not Achieved 32% (457 out of 1431)
	Administer product recalls and issue communication thereon within 40 business days of receipt of recall notice from suppliers.	<b>Achieved</b> Administered 20 out of 20 product recalls	<b>Achieved</b> Administered 36 out of 36 product recalls	Achieved Administered 21 out of 21 product recalls
	Finalize 90% of energy-related complaints within 6 months.	<b>N/A</b> Three Energy-related complaints investigations were under investigation and still within the 6 months.	<b>Achieved</b> 100% (4 of 4) of Energy– related investigations were finalised	<b>N/A</b> No energy related complaints have been finalised during quarter three. All Energy–related investigations are still within a period of six months.

## PROGRAMME 3: EDUCATION AND AWARENESS

Strategic Objective	Outcomes	Outputs	Output Indicator	Annual Targets
<b>Education and awareness</b>	Enhanced public knowledge and understanding of the CPA	Number of consumer education and awareness programs conducted.	Number of consumer education and awareness programs conducted.	16 consumer education and awareness initiatives targeted at consumer conducted.
	Enhanced public knowledge and understanding of the CPA	Number of business education and awareness programs conducted.	Number of business education and awareness programs conducted.	8 business education and awareness initiatives targeted at SMMEs, and informal business conducted.
	Enhanced public knowledge and understanding of the CPA	Number of advocacy interventions in municipalities for industrial development and SMME support.	Advocacy interventions in municipalities	10 advocacy interventions in municipalities for industrial development and SMME support.
	Enhanced public knowledge and understanding of the CPA	Joint initiatives conducted in collaboration with regulatory bodies.	Number of joint collaborative initiatives.	6 joint initiatives conducted in collaboration with regulatory bodies.

# PROGRAMME 3: EDUCATION AND AWARENESS

Strategic Objective	Quarterly Targets	Quarter 1 Achievement	Quarter 2 Achievement	Quarter 3 Achievement
Education and awareness	4 consumer education and awareness initiatives targeted at consumer conducted.	<b>Achieved</b> 4 consumer education and Awareness ( 2 at City of Cape Town Metropolitan Municipality and 2 at Sarah Baartman District Municipality).	<b>Target Exceeded</b> 6 consumer education and awareness initiatives targeted at consumer conducted ( in Northern Cape and 4 in Gauteng)	<b>Target Exceeded</b> 8 Consumer Education and Awareness initiatives were conducted and accounted for as self-initiated initiatives. (6 in Capricorn and 2 in Thabo Mofutsanyana).
	2 business education and awareness initiatives targeted at SMMEs, and informal business conducted.	<b>Achieved and Exceeded</b> Six (6) business education and awareness initiatives targeted at SMMEs and informal businesses in areas such as Giyani, Soweto, Soshanguve and Mahikeng.	<b>Target Exceeded</b> 8 business education and awareness initiatives targeted at SMMEs, and informal business conducted. (Balfour Mpumalanga; Cradock, Eastern Cape; Botshabelo, Free State, Zastron, Free State, Kokstad, KwaZulu Natal).	<b>Target Exceeded</b> <ul style="list-style-type: none"> <li>• Bushbuckridge: Mpumalanga Province;</li> <li>• Bethanie: North-West Province;</li> <li>• Rustenburg: North-West; x2</li> <li>• Buffalo City: Eastern Cape Province</li> </ul>
	2 in Quarter 1 2 In quarter 2 3 in Quarter 3 3 in Quarter 4	<b>Achieved</b> Two (2) advocacy interventions were conducted in two (2) Municipalities ( Amathole and Sarah Baartman District Municipalities)	<b>Target Exceeded</b> 4 advocacy interventions in municipalities. (eThekwini Metropolitan Municipality, Pixley ka Seme District Municipality, Greater-Taung Local Municipality, and Dr JS Moroka Local Municipality).	<b>Target Exceeded</b> 7 advocacy interventions in municipalities (Alexandra -Johannesburg Metropolitan, 3x East London Industrial Development Zone (IDZ) - Buffalo City Metropolitan Municipality; 2x Emakhazeni Local Municipality Nkangala District; eThekwini Metropolitan Municipality)
	6 joint initiatives conducted in collaboration with regulatory bodies.	<b>Achieved and Exceeded</b> Four (4) engagements with regulatory bodies with concurrent Jurisdiction	<b>Target Exceeded</b> 13 joint initiatives conducted in collaboration with regulatory bodies	<b>Target Exceeded</b> 24 joint initiatives conducted in collaboration with regulatory bodies

# PROGRAMME 4: EFFICIENT DELIVERY OF SERVICES

Strategic Objective	Outcomes	Outputs	Output Indicator	Annual Targets
Efficient delivery of services	Success before NCT and Courts.	Success rate in cases presented before the National Consumer Tribunal and Courts.	Percentage of cases in favour of the NCC matters brought before the National Consumer Tribunal and/or Courts.	80% success rate in cases presented before the National Consumer Tribunal and/or Courts.
	Continuous improvement of business processes to increase productivity and reduce inefficiencies.	Available complaints handling e-Service System and Website	Percentage of availability of complaints handling e-Service System and Website	95% availability of complaints handling e-Service System and Website
	Improved turnaround times for payment of service providers	Pay service providers within 20 business days.	Number of days taken to pay suppliers.	Pay service providers within 20 business days.
	Mobile unit to increase brand awareness, enhance visibility, expand reach, and create direct engagement with consumers, particularly in rural communities.	Acquire a functional mobile unit.	A functional mobile unit to increase brand awareness, enhance visibility, expand reach, and create direct engagement with consumers, particularly in rural communities.	Business case for the mobile unit.

# PROGRAMME 4: EFFICIENT DELIVERY OF SERVICES

Strategic Objective	Annual Targets	Quarter 1 Achievement	Quarter 2 Achievement	Quarter 3 Achievement
Efficient delivery of services	80% success rate in cases presented before the National Consumer Tribunal and/or Courts.	<b>Achieved and Exceeded</b> 83.33% (5 out of 6) judgments were issued in favour of the NCC by the Tribunal/court following a presentation of arguments before the Tribunal.	<b>Target Exceeded</b> 100% (5 out of 5) judgments were granted in favour of the NCC by the National Tribunal and the High Court.	<b>Target Exceeded</b> 86% (6 out of 7) judgments were granted in favour of the NCC by the National Consumer Tribunal and the High Court
	95% availability of complaints handling e-Service System and Website	<b>Achieved</b> 99.74% availability of complaints handling e-Service System and 99.97% availability of Website.	<b>Achieved</b> 99.8% availability of complaints handling e-Service System and Website	<b>Achieved</b> 98.49% availability of complaints handling e-Service System and Website
	Pay service providers within 20 business days.	<b>Achieved</b> Average payment turnaround time of 8.3 days was maintained for 265 invoices.	<b>Achieved</b> (125 out of 125) payments to suppliers were processed within an average of 5.56 days	<b>Achieved</b> (432 out of 432) invoices to suppliers were processed within an average of 7.68 days
	Business case for the mobile unit.	N/A	N/A	N/A

# IMPACT OF ACTIVITIES OF OMBUDS SCHEMES

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## IMPACT OF ACTIVITIES OF OMBUDS SCHEMES

The Minister of Trade, Industry accredited two ombud schemes, namely, the Motor Industry Ombudsman of South Africa (MIOSA) and the Consumer Goods and Services Ombud (CGSO).

The ombud schemes were accredited in terms of section 82(6)(b) of the CPA.

In the 2025-2030 Strategy, the NCC identified monitoring the efficacy of accredited ombud schemes as one of its priorities.

Section 82(7)(a) of the CPA empowers the NCC to monitor the effectiveness of accredited ombuds.

The two schemes were established to provide an avenue for alternative dispute resolution of consumer complaints.

Where mediation fails before the ombud schemes, consumers escalate complaints to the NCC.

# IMPACT OF ACTIVITIES OF OMBUDS SCHEMES- CGSO

Period	Cases Received		Cases Closed	
	2025	2024	2025	2024
Quarter 1	3,593	2,654	3,313	3,254
Quarter 2	3,782	3,112	3,359	3,171
Quarter 3	3,625	2,984	2,729	2,971
<b>Total</b>	<b>11,000</b>	<b>8,750</b>	<b>9,401</b>	<b>9,396</b>

**CGSO has recorded a 26% increase on cases received year-on-year.**

# IMPACT OF ACTIVITIES OF OMBUDS SCHEMES- CGSO

<b>Period</b>	<b>2025 Value to Redress</b>	<b>2024 Value to Redress</b>
Quarter 1	R 2 760 873,80	R 3 045 746,99
Quarter 2	R3 553 025,07	R2 475 404,74
Quarter 3	R2 976 875,94	R2 540 150,66
<b>Total</b>	<b>R9 290 774,81</b>	<b>R8 061 302,39</b>

## IMPACT OF ACTIVITIES OF OMBUDS SCHEMES- MIOSA

Case Report	Quarter 1 – April to June 2025	Quarter 2 – July to September 2025	Quarter 3 – October to December 2025	Total
New complaints received	2 538	2 745	2 420	<b>7 703</b>
Complaints closed	2 147	2 638	2 108	<b>6 893</b>
Value to Redress (Consumer Saving)	R21,2 million	R19,7 million	R19,9 million	<b>R61,8 million</b>

# CHALLENGES FACED BY OMBUDS SCHEMES- CGSO

Area	Challenge	Mitigation Action
<b>Rising demand vs Capacity</b>	<ul style="list-style-type: none"> <li>In FY2025/26, the CGSO experienced 26% increase in year-to-date total case volumes.</li> </ul>	<ul style="list-style-type: none"> <li>The CGSO is strengthening operational capacity through the phased introduction of AI-enabled automation tools and the targeted engagement of additional contract staff to support increasing workload demands.</li> <li>Process re-engineering initiatives, supported by automation and quality-assurance mechanisms, are being implemented to streamline case handling, improve consistency, and reduce resolution timelines.</li> </ul>
<b>Supplier non-compliance/non-cooperation</b>	<ul style="list-style-type: none"> <li>In FY2025/26, 18% of complaints were closed due to supplier non-cooperation, of which 11% related to non-participant suppliers, resulting in the issuance of 1,390, translating to 15% of total closed cases where consumers walk away with no redress due to non-cooperation.</li> </ul>	<ul style="list-style-type: none"> <li>Non-cooperation by suppliers is escalated to the NCC, this result into over burdening NCC with case load.</li> </ul>
<b>External operating environment</b>	<ul style="list-style-type: none"> <li>The resolution of complaints is further affected by economical factors and legal constraints forcing suppliers to liquidate which materially limit the availability of effective remedies.</li> <li>Consumer expectations for outcomes, particularly claims for damages or compensation that falls outside the remedies permitted under the Consumer Protection Act (CPA).</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing consumer and supplier education &amp; stakeholder awareness.</li> </ul>

# CHALLENGES FACED BY OMBUDS SCHEMES- MIOSA

## Key Challenges Identified

### 1. Industry Non-Responsiveness

- 11,75% of complaints were closed due to the dealerships' non-responsiveness. These matters were escalated to the National Consumer Commission in line with legislative requirements.
- Repeat non-responsive industry participants remain a systemic

### 2. Seasonal Operational Constraints

- The December festive period closure results in temporary increases in open cases carried into the next quarter and a decrease in closures.

### 3. Incomplete Consumer Submissions

- Although improving, incomplete Assistance Request Forms continue to delay investigations.
- Additional follow-ups are required before matters can be formally assessed.

### 4. Customer Service-Related Disputes

- While technical complaints declined, customer service and contractual disputes remain prevalent.
- These issues often escalate due to poor communication and expectation management by dealers or service providers.

### 5. Dependence on Industry Cooperation

- Effective alternative dispute resolution remains highly dependent on timely industry participation.
- Delays or non-cooperation undermine early resolution and increase regulatory escalation.

## Overall Assessment

MIOSA continues to deliver effective alternative dispute resolution, significant financial redress to consumers, and Code-compliant turnaround times, while facing ongoing challenges relating to industry non-responsiveness, seasonal volatility, and submission quality.

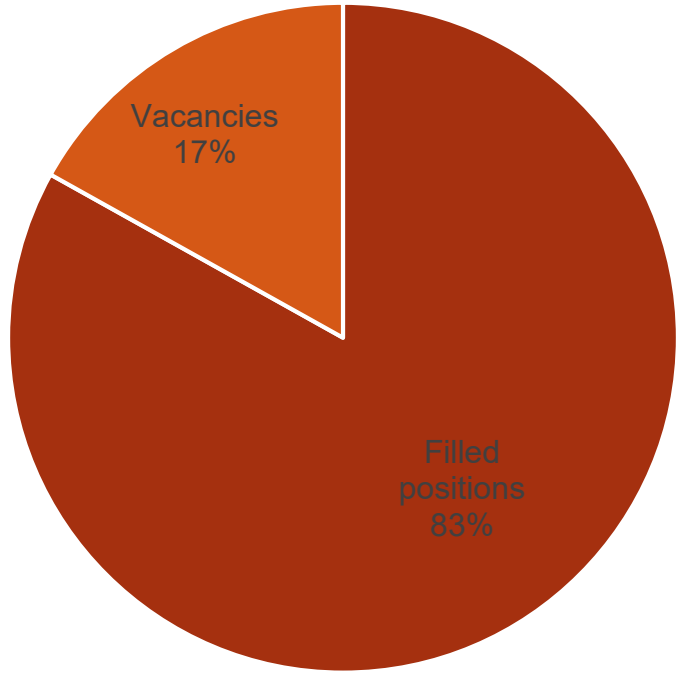
# HUMAN RESOURCES

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# HUMAN RESOURCES

- NCC has a total of 71 funded positions for the 2025-2026.
- A total of 12 positions were vacant as of 31 December 2026, vacancy rate of 17%.
- A total of 80 positions across the value chain are on the structure but not funded
- A total of 27 youth graduates were also appointed to augment capacity.
- Some interns are funded by PSETA and NYDA

Funded Positions

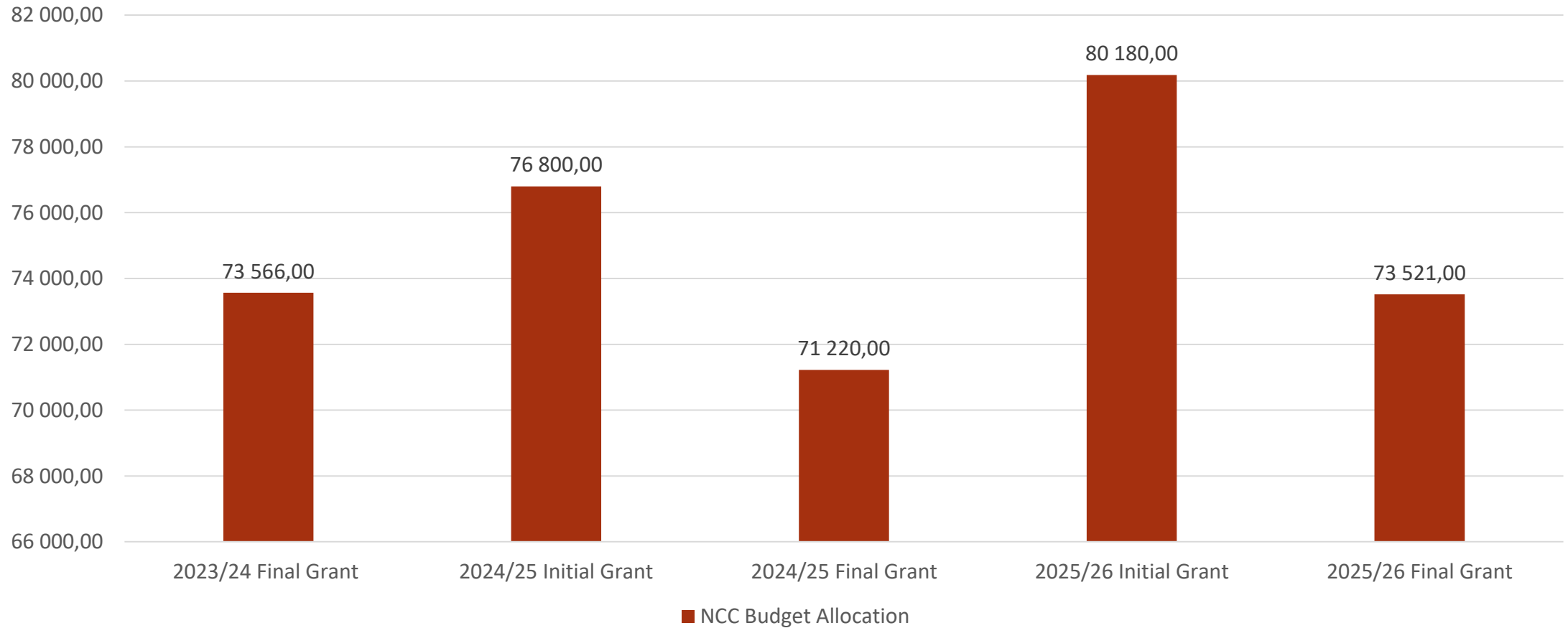


# FINANCIAL INFORMATION

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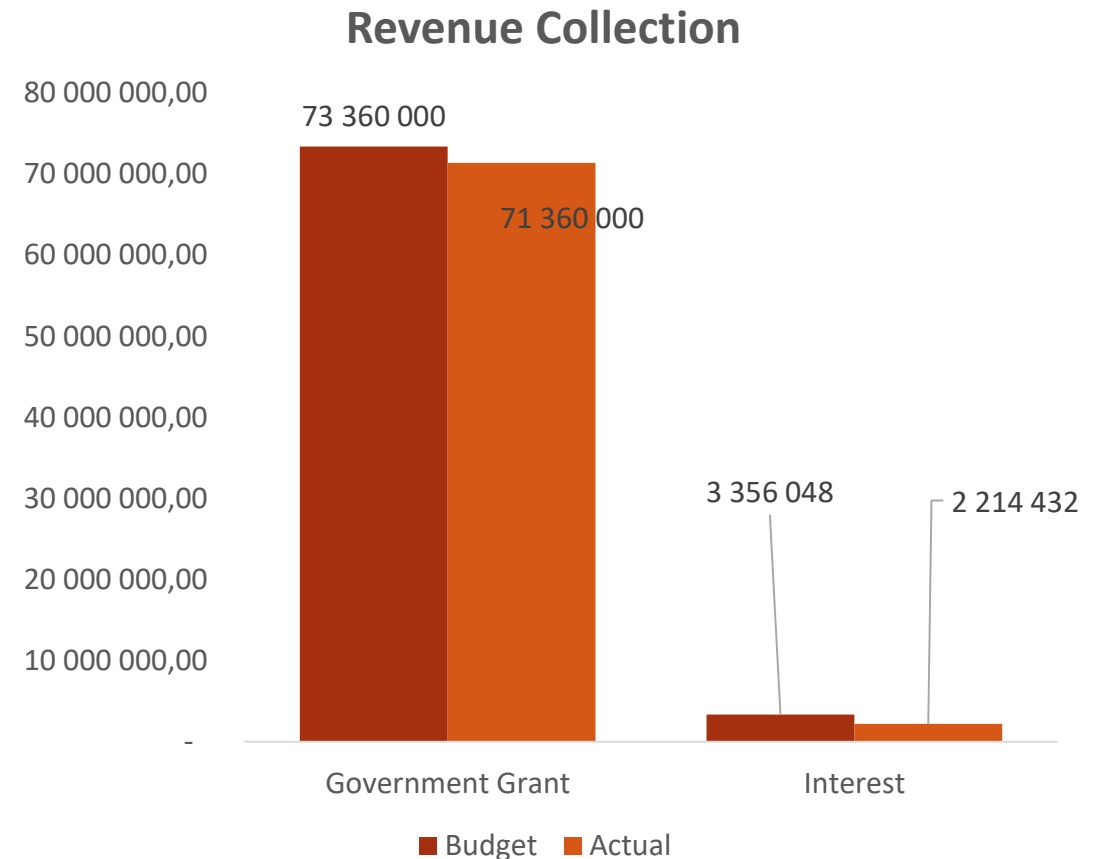
# History of Budget Allocation 2023/24 – 2025/26



# FINANCIAL RESOURCES

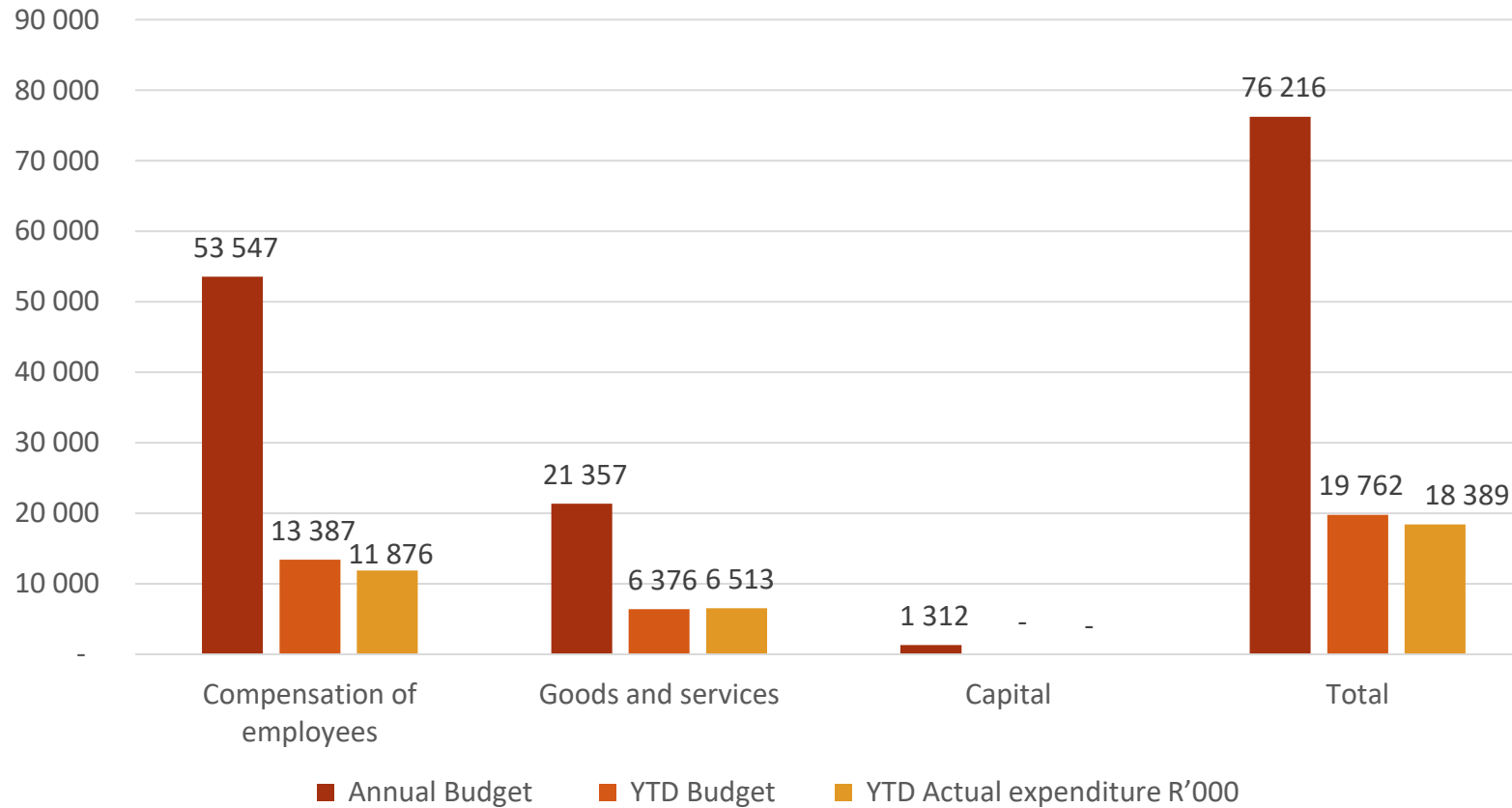
## Revenue Collection as at 30 December 2025

- The NCC relies on the allocated grant from national Treasury to deliver the mandate. An initial allocation of R71,360 000 was made. A further allocation to the value of R2,0 million was made to enable the NCC to sustain its operations.
- Funds not immediately required are deposited in the interest-bearing account with the Reserve bank. Interest to the Value of R2,2 million was earned.
- **In addition to the available revenue, National Treasury approved Retention of Surplus funds to the value of R7,265,272**



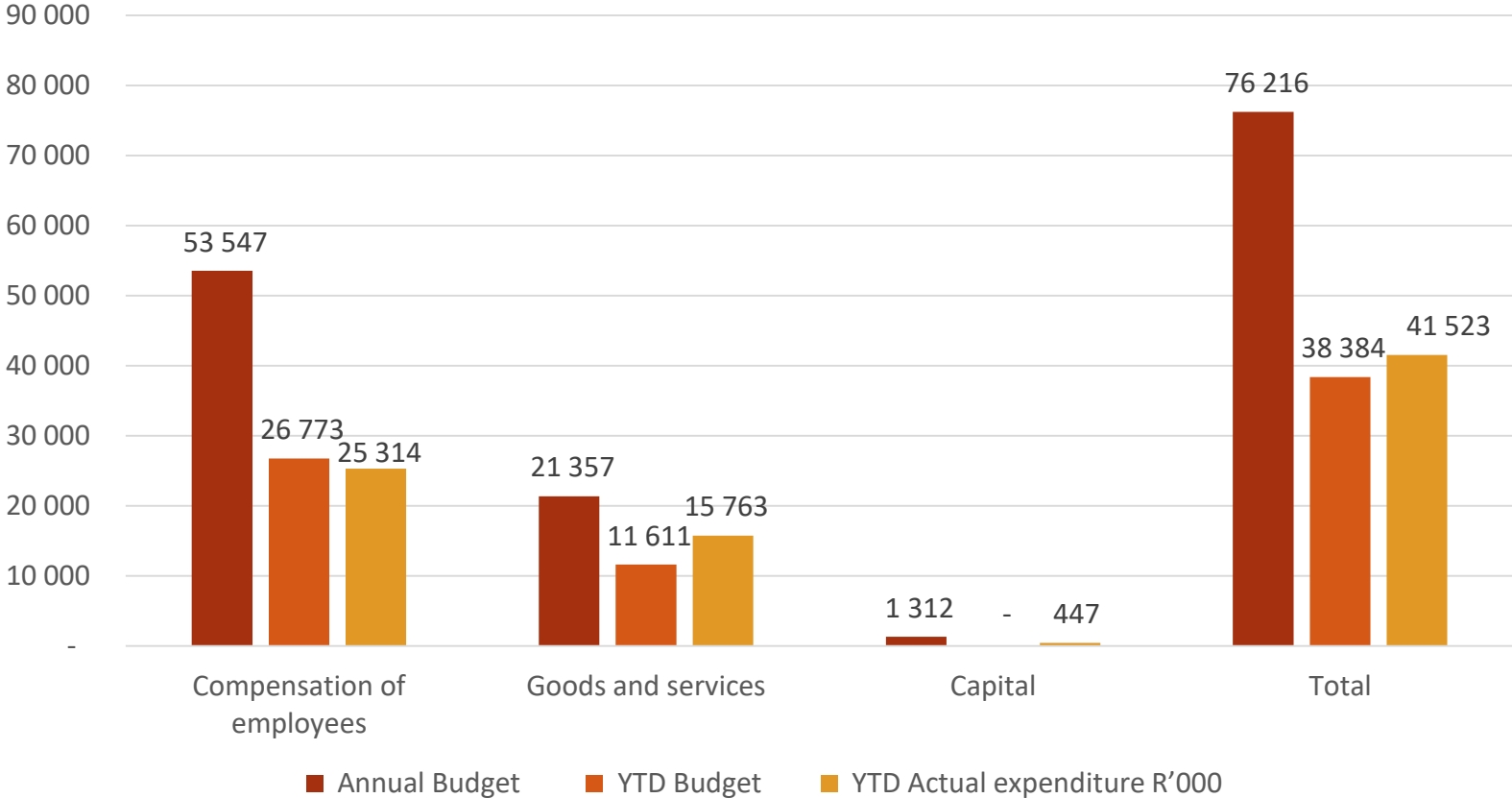
# Budget and Expenditure Variances-30 June 2025

Expenditure against Budget as at 30th June 2025



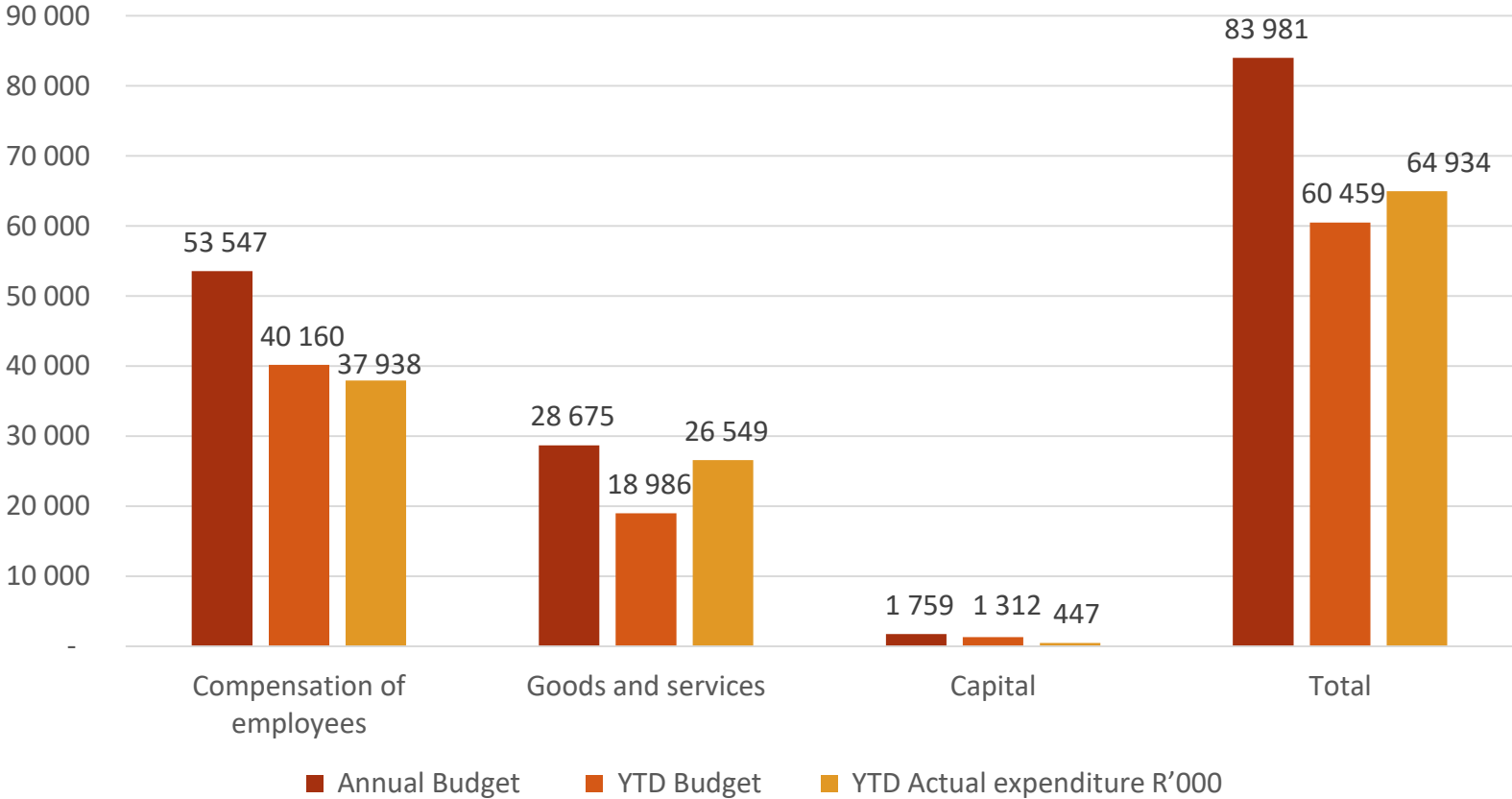
# BUDGET AND EXPENDITURE VARIANCES-30 SEPTEMBER 2025

Expenditure against Budget as at 30th September 2025



# BUDGET AND EXPENDITURE VARIANCES-31 DECEMBER 2025 WITH RETAINED SURPLUS FUNDS

Expenditure against Budget as at 31 December 2025



# BUDGET AND EXPENDITURE VARIANCES-31 DECEMBER 2025 WITH RETAINED SURPLUS FUNDS

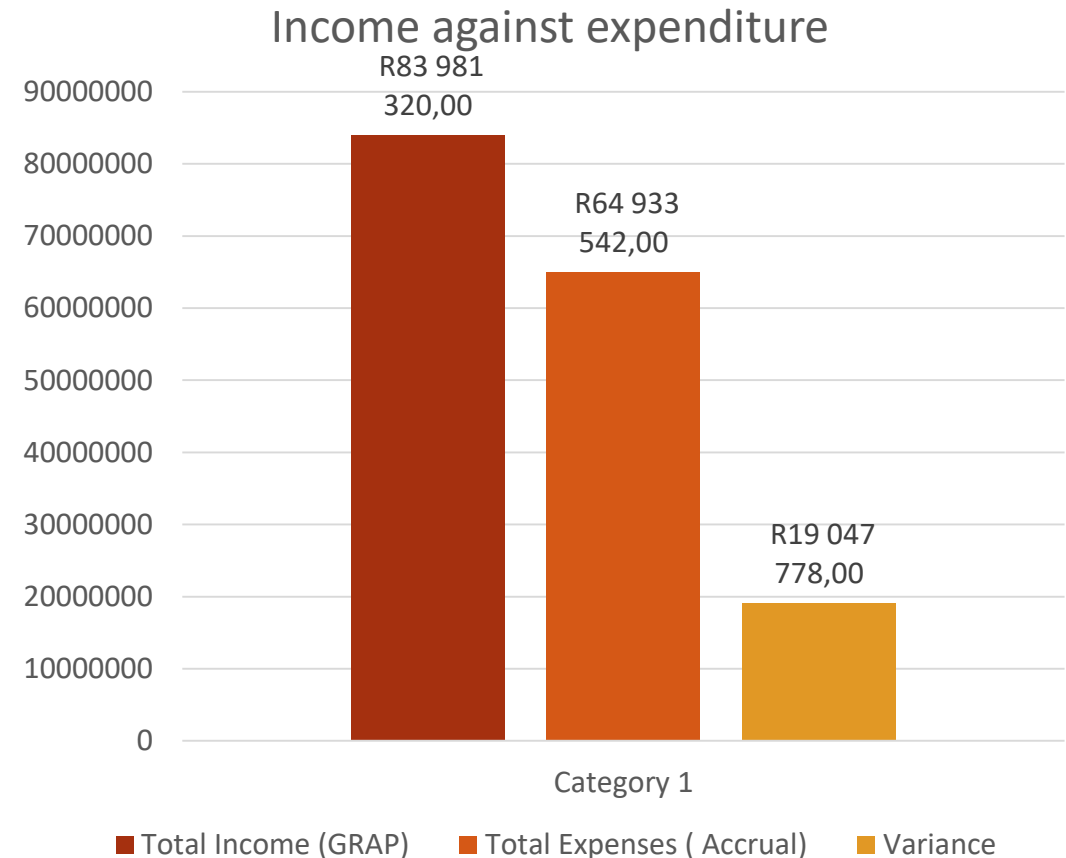
- Savings on compensation is due to vacant positions.
- Overspending on goods and services to eroded baselines
- The NCC continuously monitors the budget to ensure that the total expenditure will remain within available cash resources.

Description of item	Annual Budget R'000	YTD Budget R'000	YTD Actual expenditure R'000	YTD Variance R'000	Remaining Budget 2026 Financial Year R'000
Compensation of employees	53 547	40 160	37 938	2 222	15 608
Goods and services	28 675	18 986	26 549	(7 562)	2 126
Capital	1 759	1 312	447	866	1 313
<b>Total</b>	<b>83 981</b>	<b>60 459</b>	<b>64 934</b>	<b>(4 475)</b>	<b>19 048</b>

# FINANCIAL INFORMATION

## EXPENDITURE VARIANCES 31 December 2025

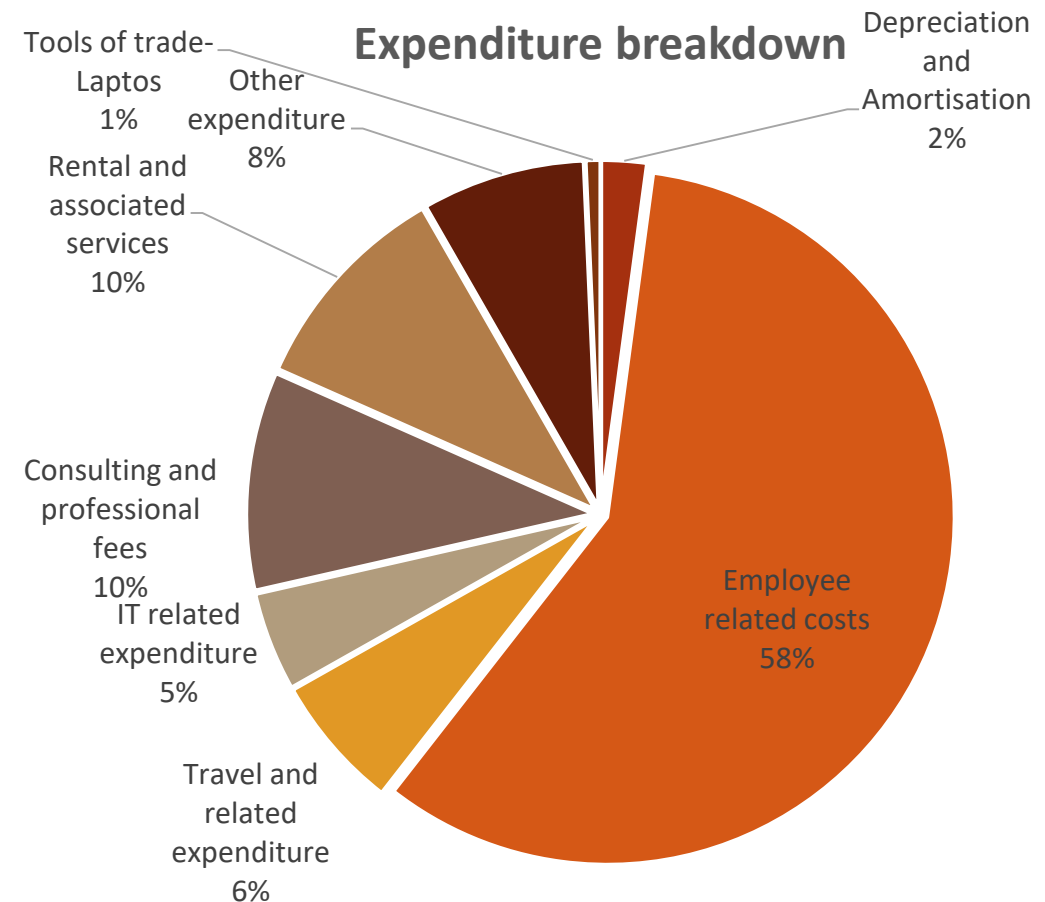
- Total available financial resources, including retained surplus funds of R7,3 million, exceeded Total Expenditure R19 million. This amount is to sustain operations and pay the cost of employees for the fourth quarter.
- During the financial year 2025/26, National Treasury granted the NCC permission to retain surplus cash generated during the 2024/25 financial year to the value of R7,3 million.
- This surplus will supplement the budget for the 2025/26 financial year. The NCC is heavily reliant on such surpluses to continue with its mandate.



# FINANCIAL INFORMATION

## EXPENDITURE BREAKDOWN

- The NCC relies on its Human Resources to execute the mandate. It is for this reason that compensation accounts to 58% of total expenditure.
- Consulting and professional fees consist mainly of legal costs incurred when matters are appealed.
- Travel expenditure is mainly due to the execution of the investigation and advocacy mandate across the country.
- The NCC occupies a property rented from SABS. Rental accounts to 10% of the total expenditure.
- ICT-related costs also contribute a greater percentage of expenditure because of costs to migrate systems to the cloud, as well as support and maintenance costs.
- The NCC is also working on operationalising the Opt-Out Registry System.



# OPPORTUNITIES AND EMERGING RISKS

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# OPPORTUNITIES



Implementation of the Opt-Out Registry System as per section 11 of the CPA.



This will enable consumers to pre-emptively block unwanted direct marketing communication from the direct marketers.



Direct Marketers are required to consult the registry, at a fee, to determine which consumers elected not to be contacted for direct marketing. Contacting consumers who opted out would be in contravention of the CPA. The contravention is punishable.



This will prevent unsolicited marketing but will also present an opportunity for revenue generation.



The process is at an advanced stage, with the regulations expected to take effect from March/April 2026 and full enforcement by 1 September 2026.

# EMERGING RISKS



Cash flow constraints due to budget cuts and growing mandate.




Inadequate human resources.




Significant number of appeal matters against the NCC. These matters result in an increase in legal costs.

# CONCLUSION

Despite challenges, the NCC achievements were impactful to the consumers.



Consumers have obtained redress through the intervention of the NCC and accredited Ombud Schemes.



Despite emerging risks, the NCC continues to enforce the CPA to ensure consumers in South Africa are protected from unfair business practices.

# Thank you!

**National Consumer  
Commission**

**South Africa**

**Contact: + 27 12 065 1940**

**Website: [www.thencc.org.za](http://www.thencc.org.za)**



NATIONAL CONSUMER COMMISSION

a member of **the dtic** group