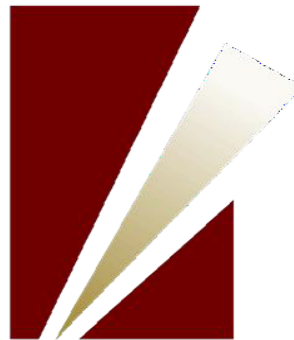


Portfolio Committee on Trade, Industry and Competition

Quarter 1 to Quarter 3 2025/26 Financial and Non-Financial Performance



national consumer tribunal

Submitted by:

**The National Consumer
Tribunal**

10 March 2026

Delegation Composition

Mr. Trevor Bailey

(Executive Chairperson)

Ms. Hazel Alwar-Simpson

(Chief Operations Officer)

Mr. Ahmed Moolla

(Chief Financial Officer)

Mr. Bax Nomvete

(Chief Information Officer)

Mr. Prenesen Moodley

(Registrar)



The NCT embracing its new, sassy culture, a fresh energy that has not only brought fun and vibrancy into the workplace but has also fueled an extremely successful 2024/25. This lighter side of the Tribunal reflects the spirit of teamwork, resilience, and innovation that powered our achievements throughout the year.

Who We Are and How We Deliver Impact



The Heart of Our Mandate

At the Heart of Our Mandate



“To adjudicate on cases related to the Consumer Protection Act 68 of 2008 and the National Credit Act 34 of 2005 within its jurisdiction.”

Delivering Consumer Justice

- ✓ Balancing consumer and business rights
- ✓ Enhancing public trust and confidence
- ✓ Safeguarding ethical market practices

A fair consumer dispute resolution mechanism is vital for consumer trust, economic stability, and market integrity in **South Africa.**

Our Evolving Role



Source & organize data along consumer / credit value chain to enable secure, authorized access through NCT platform.

Communicate & engage with ecosystem stakeholders at different levels – dtic, regulators, DCs, financial institutions – formal & less formal, and consumers.

Obtain permission to play an expanded role base on NCT visibility, access to relevant data & credibility. Will require mandate change and enabling legislation.



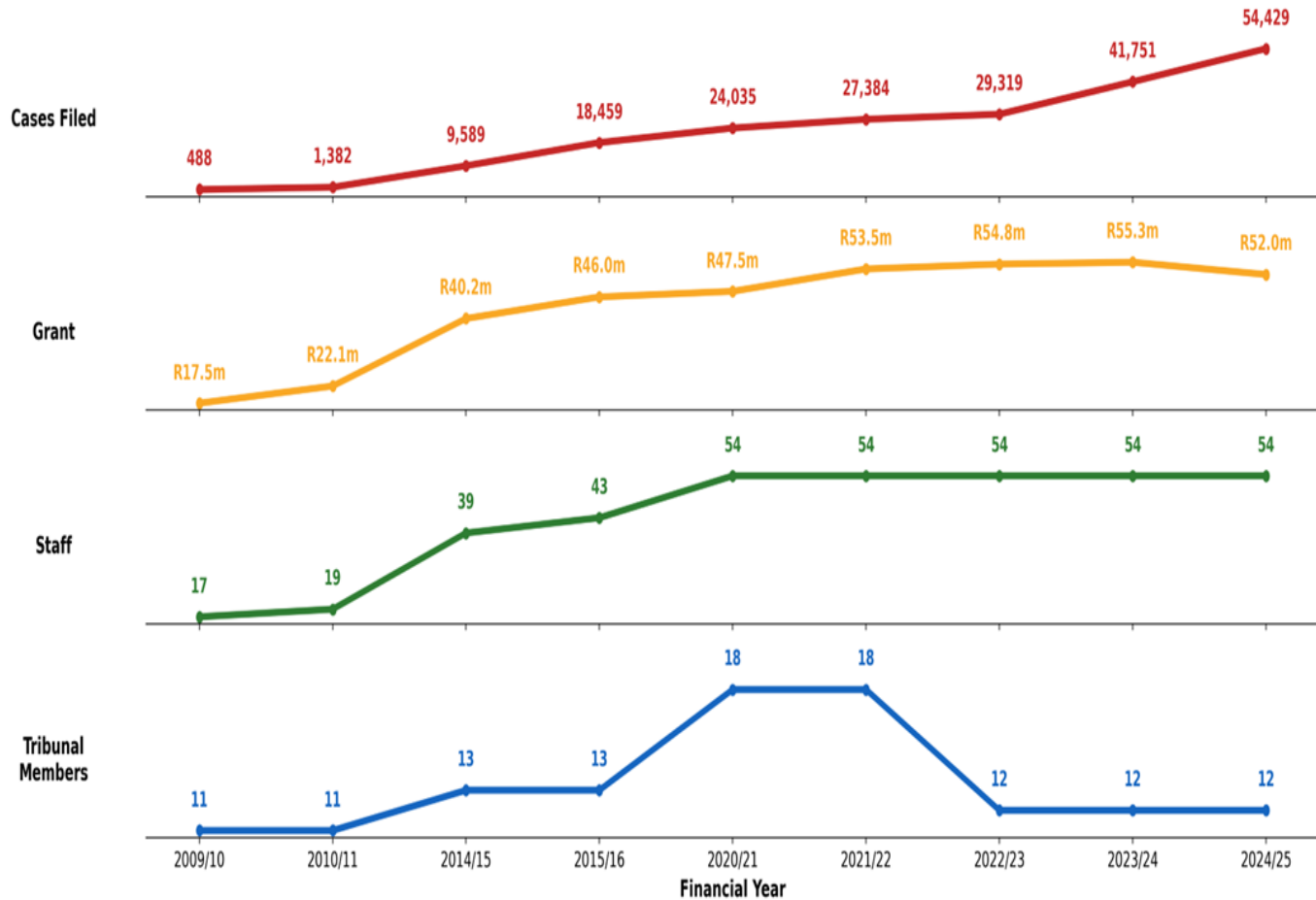
Transform data into actionable intelligence that informs shifts / changes how consumer / credit ecosystem functions and delivers value.

Use intelligence & access to relevant information to enable better decision making & establish relevant jurisprudence within NCT's expanded mandate

Inform policy, legislation and system innovation including shaping behaviour of ecosystem players at different levels of the ecosystem. Contribute to credible market, equity for consumers & economic growth

Context: Case Volume/Capacity/Funding

Volume vs Capacity: Year-by-Year Actuals



Case volumes have increased sharply over time, while funding, staffing and Tribunal Members have remained largely stable. Volume received between Q1 2025/26 and Q3 2025/26 is indicative of volume reaching the highs of last year. However, the Tribunal in 2025/26 is down to 11 Tribunal Members.

Context: Case Categories

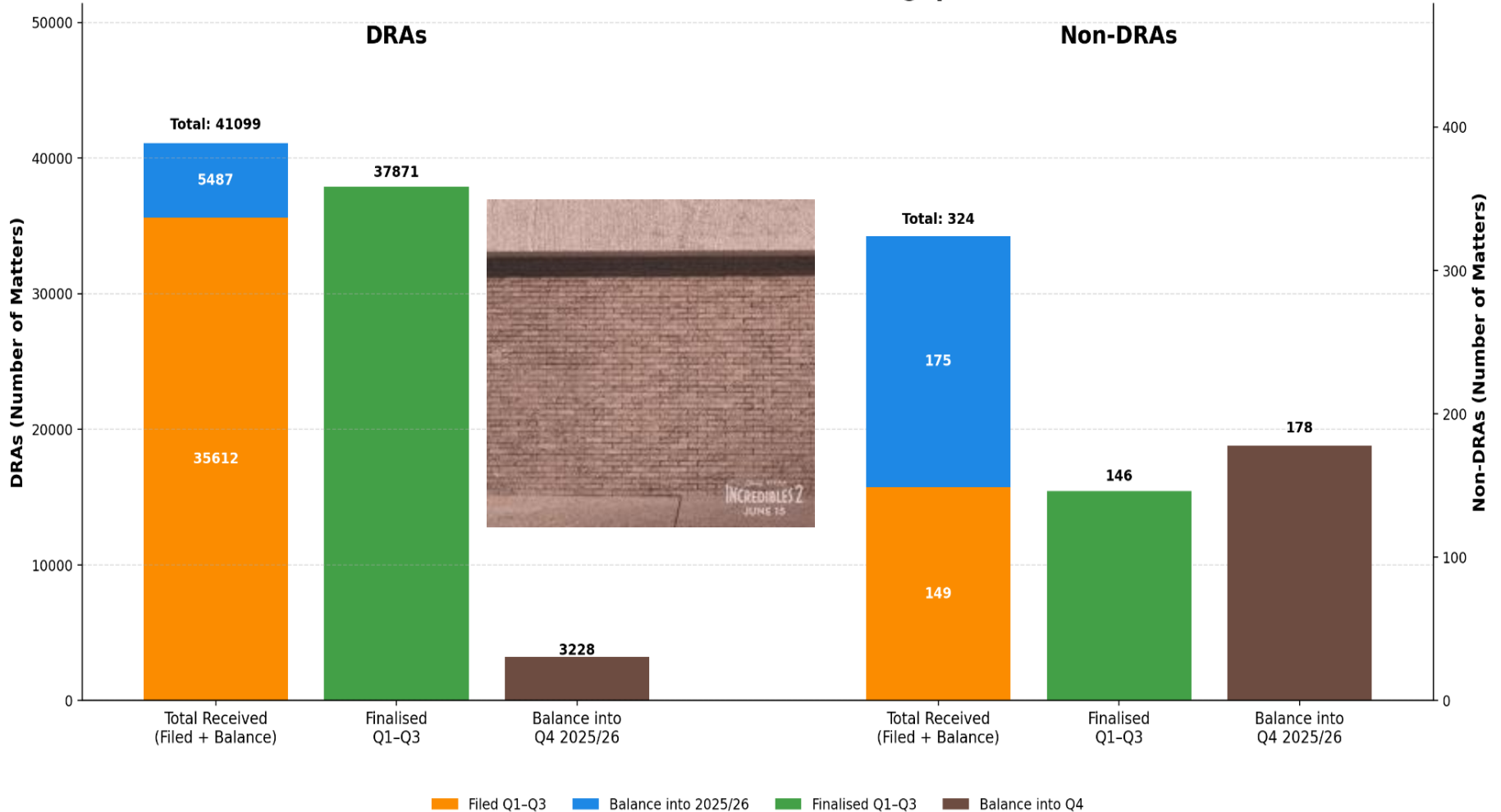


Category	DRA Cases	Non-DRA Cases
Meaning	Debt Review Applications	All cases not arising from Debt Review
Legislative Basis	National Credit Act (Debt Review provisions)	National Credit Act & Consumer Protection Act
Typical Applicants	Debt Counsellors	Regulators, Consumers, Credit Providers and other Registrants
Nature of Matters	Debt Review	Excessive interest and charges, non-compliance, reckless lending, withholding consumer instruments, consumer disputes
Complexity	Often procedural and volume-driven	Often substantive and legally complex
Case Volumes	Generally higher volume	Generally lower volume
Strategic Impact	Individual consumer financial relief	Systemic market compliance and fairness and individual redress

Context: Adjudication Stats Q1 to Q3 2025/26



DRAs vs Non-DRAs: Q1-Q3 2025/26 Throughput and Balances





Context: Adjudication Stats Q1 to Q3 2025/26

Are These Balances Excessive? No. The balances reflect due process and fairness, not delays.

DRAs

- All cases with pleadings closed have been allocated for adjudication as of the end of Q3 2025/26; the balance could not lawfully be adjudicated on.

Non-DRAs

- 71 matters are within the pleadings stage.
- 59 matters are subject to justified postponements requested by parties.
- 28 matters are in active set-down processes.
- 18 matters are pending appeals or reviews (internal and external).
- 2 matters await the issuing of a judgment.

Conclusion

The balances represent a managed adjudicative pipeline that ensures procedural fairness, legal integrity, and timely resolution.



Non-Financial: Prior Years

IMPROVEMENT IN
PERFORMANCE OVER TIME



PresenterMedia

Non-Financial: Q1, Q2 and Q3 2025/26

ACHIEVING **100%** OF OUR KPIs



Q1
2025/26

Q2
2025/26

Q3
2025/26

WE ACHIEVED **100%** OF OUR KPIs
IN QUARTER 1, 2 & 3



Non-Financial: Key adjudication measures

Delivering Justice Expeditiously in terms of Section 142 of the NCA

Section 142 of the NCA places a clear obligation to deliver justice expeditiously. In giving effect to this statutory mandate, the Tribunal monitors and measures performance across three critical process areas that have the greatest impact on the speed and effectiveness of case finalisation.

DELIVERING JUSTICE EXPEDITIOUSLY

Tracking Our Key Performance Targets



DRA TURNAROUND

Target: 48 Days

Current Avg: **21,22** Days

Between Q1 - Q3 2025/26



ISSUING OF SET DOWNS

Target: 14 Days

Current Avg: **6,95** Days

Between Q1 - Q3 2025/26



JUDGMENT WRITING

Target: 20 Days

Current Avg: **8,39** Days

Between Q1 - Q3 2025/26

WE ARE ACHIEVING OUR GOALS AND DELIVERING JUSTICE EXPEDITIOUSLY!

Non-Financial: Key adjudication measures

So, what does this mean...?

DRAs

MORE THAN JUST FINANCIAL RELIEF

Benefits of Debt Review by the Tribunal

- ✓ Human dignity restored
- ✓ Home being free from repossession
- ✓ Car being free from repossession
- ✓ Being financially able to live and pay off debts
- ✓ Interests reduced and terms extended
- ✓ More disposable income for households

Supporting the Overcoming of Mental Illness

DEBT

DEBT REVIEW APPROVED



Non-Financial: Key adjudication measures

So, what does this mean...?

DRAs

MAJOR MONTHLY REPAYMENTS THROUGH DRAs


As at March 2025, the average monthly repayment made by consumers to credit providers through Payment Distribution Agents (PDAs) was **R7 488,78**.

Over the past **57 months**, the Tribunal has issued **167 759 Debt Review Application (DRA)** orders.

Collectively, these orders translate into an estimated **monthly repayment** distribution of approximately

R1,26 Billion
— to credit providers —

allowing these credit providers to manage their risk profiles by **minimising bad debt** in its operations while **stimulating** economic growth.



** These figures on reported PDA distribution to credit provider statistics as at March 2025, as well as the Tribunal's records on the number of orders issued over a period. It assumes that all consumers placed under debt review are currently repaying their debts.*

Non-Financial: Key adjudication measures



DRAs

Concurrent Jurisdiction and Filing fees

Currently, jurisdiction in relation to adjudication of **debt review cases** are shared between **Courts** and **the Tribunal**.

Debt Counsellors if filing a debt review within the jurisdiction of the Tribunal, makes an election on where to **file**. Considering the competitive environment, the NCT needs to **offer expeditious high quality adjudication that is cost effective**. Our filing statistics growth and efficient turnarounds is reflective of **our ability to deliver on this**.



According to statistic's by Payment Distribution Agents that distribute debt review repayments, payment for legal services averaged **R4 849,38** per consumer, by contrast, the Tribunal where legal services are not required, the filing fee is **R667,72** per consumer, making the Tribunal the **most cost effective solution** as it **86% less in cost** with delivery that is of high quality and highly efficient.

** PDA's statistics based on January 2026 distributions*

Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

RECENT TRIBUNAL ACTIONS
1 April 2025 – 31 December 2025

The Citizen | 02 Sept 2025
Dealer Fined For Selling Defective Used Car ->>>>
Hot hatchback turned into hot potato. Tribunal orders refund and fine for dealer who contravened consumer laws.
FULL ARTICLE: www.citizen.co.za ->>>>

DAILY MAVERICK | 01 May 2025
Cape Town Repair Garage Ruled Against Over Misleading Practices
Tribunal exposes motor repair workshop for providing faulty services to consumers, finding in favor of defrauded car owner ->>>>
FULL ARTICLE: www.dailymaverick.co.za ->>>>

Cape Times | 08 June 2025
R500k Fine For Contaminated Peanut Butter ->>>>
House of Natural Butters fined for selling contaminated peanut butter with elevated aflatoxin levels ->>>>
FULL ARTICLE: www.capetimes.co.za ->>>>

News24 | 12 Oct 2025
Used Car Dealership Fined For Selling Bakkie With Defective Cooling System
Tribunal orders Pretoria dealership to refund customer and pay a fine after selling a bakkie with a rusted and faulty cooling system.
FULL ARTICLE: www.news24.com ->>>>

DailyNews | 09 Dec 2025
Tribunal Cracks Down On Selling Gym Contracts ->>>>
Tribunal penalizes gyms for predatory contracts, mandates refunds and easy cancellations for consumer gym memberships.
FULL ARTICLE: www.iol.co.za/business ->>>>

Daily News | 09 Dec 2025
Kimberley Dealership Hit With R200k Fine ->>>>
Kimberley car dealer fined over R200,000 for willful neglect after ignoring consumer watchdog orders to fix defective vehicle.
FULL ARTICLE: www.capetownetc.com ->>>>

Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

THE IMPACT OF THE TRIBUNAL ON CONSUMER JUSTICE

“Courts and tribunal fighting for consumers’ rights in 2025, getting millions back

The Citizen - Personal Finance | 3 January 2026

- In 2025, South Africa’s **consumer-justice** ecosystem saw **significant** developments that resulted in **millions of rands** being returned or secured for consumers and clarified legal responsibilities for suppliers, financiers, and high courts under the **Consumer Protection Act (CPA)**.

The NCT welcomed this article as it spoke to a trend of **consumer justice** being delivered by the Tribunal during 2025 as well as the fact that **on appeal majority** of Tribunal decisions have held firm.

The Citizen

NEWS BUSINESS SPORT COMMUNITY PROPERTY360 MOTORING

Courts and tribunal fighting for consumers’ rights in 2025, getting millions back

The Citizen - Personal Finance | 3 January 2026



Courts and tribunal fighting for consumers’ rights in 2025, getting millions back

Millions of rands being refunded to South African consumers who were charged unaffordable interest rates, misled, sold defective products or caught in abusive contracts.

By Ina Opperman



3 January 2026



Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

NATIONAL CREDIT REGULATOR v LACUS INVESTMENT (PTY) LTD AND TWO OTHERS

NCT/386757/2025/140(1)

The Tribunal found that Lacus Investment unlawfully operated as an unregistered credit provider by disguising mortgage-backed loans as joint venture agreements. The complainant's agreement was declared an unlawful and reckless credit agreement, set aside, with refunds ordered. An administrative fine of R250 000 was imposed.



Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

NCC v KIA EAST RAND AND MOTOR FINANCE CORPORATION

NCT/396874/2025/73(2)(b)

The Tribunal found that Kia East Rand breached the CPA by repeatedly repairing a defective used vehicle instead of offering a refund or replacement after further defects appeared. The supplier was ordered to refund the purchase price and pay an administrative fine of R50 000.



Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

**ERIC FOURIE HITGE v PRESLEY CHETTY (NCRDC1974) AND NCR
*NCT/342667/2024/141(1)(b)***

The Tribunal found that the debt counsellor unlawfully received and misappropriated client funds meant to settle credit agreements under debt review. His conduct was declared prohibited, he was ordered to refund R24 174.85, and an administrative fine of R250 000 was imposed.



Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

NATIONAL CONSUMER COMMISSION v BRAAI BLOCK (PTY) LTD

NCT/341406/2024/73(2)(b)

The Tribunal found that Braai Block contravened the CPA by charging undisclosed service fees and failing to include trading address details on receipts. The conduct was declared prohibited, and an administrative fine of R1 000 000 was imposed.



Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

FREDERICKA ALERTA SCHOLTZ AND ANOTHER v ROOT X AFRICA AUCTIONEERS CC
NCT/326491/2024/75(1)(b)

Tribunal found that Root X Africa Auctioneers contravened the CPA by failing to properly disclose material information relating to an auction transaction. The conduct was declared prohibited, and an administrative fine of R250 000 was imposed



Non-Financial: Key adjudication measures

So, what does this mean...?

Non-DRAs

NATIONAL CONSUMER COMMISSION v LANA – JANE DE JAGER AND ANOTHER (THE TRUSTEES OF SHABACH TRUST T/A DROOM TOURE)

NCT/376591/2025/73(2)(b)

The Tribunal ruled that the respondents used misleading advertising by presenting a supposed competition to win a wedding, when no genuine competition existed. The conduct was declared prohibited, memorandums of understanding were set aside, refunds were ordered, and an administrative fine of R250 000 was imposed.



Non-Financial: Key adjudication measures

So, what does this mean...?

We are here to *Serve*

Thank you for assisting me.

I received the letter on **non-referral** attached. The fact that you have answered my emails gave me so much hope and restored my confidence in the system.”

Thank you so much you are the best and the NCT has the best employee.

You were so impressive and the best, honestly I won't forget.

Kindly note that I have resigned from my position as a **Senior Legal Advisor for the Bank**. Just a note to personally thank you for the past year. It was a pleasure dealing with such a competent professional.

Your consideration and support have gone a long way to ensure a smooth process.”

I just want to share a heartfelt thank you to the NCT team.

You guys rock. Your kindness, responsiveness and willingness to help truly stands out and a big impression on me.

So uplifting to experience such genuine support
Thanks for going that extra mile by even following up with a call to make sure I was assisted. **Great service guys...**

I would like to express **sincere appreciation** for the **assistance** I received from the Tribunal in **resolving my matter**.
Thank you, thank you, thank you!

Some encouraging words from our filers



Non-Financial: Stakeholders, Research & Impact



Building the Tribunal's Profile



2 Research Papers Delivered

(Annual Target: 2)

- Debt review trends



Consumer credit market

Informed evidence-based contributions and policy development



Strategically Identified Stakeholder Engagements

(25 Over Quarters 1-3)

- Exceeded 18 target

Success reflected in high volume of filings

12 Impact Reports Developed

(Micro and Macro Perspectives)



Target for Quarters 1-3: 9

Focused on the impact of judgments and orders



Non-Financial: Enhancing Accessibility

Enhancing access

Expanded Provincial Access



- Member of the **Consumer Protection Forum**
- Increased outreach into all provinces
 - Accessing communities
 - Promoting our services

Increased Access for Filers



56.84% rise in complete Non-DRA cases

- Explainer videos & social media
- Visual process maps
- Immediate consultations

Digital Hearings



- Explainer videos & social media
- Visual process maps
- Immediate consultations

Multiple Filing Channels



- Online, XML Portal, App, Manual filing

Support for Digitally Excluded Consumers



- **Local** in-person hearings
- Ensuring no one is left behind

Strengthened Industry Partnerships

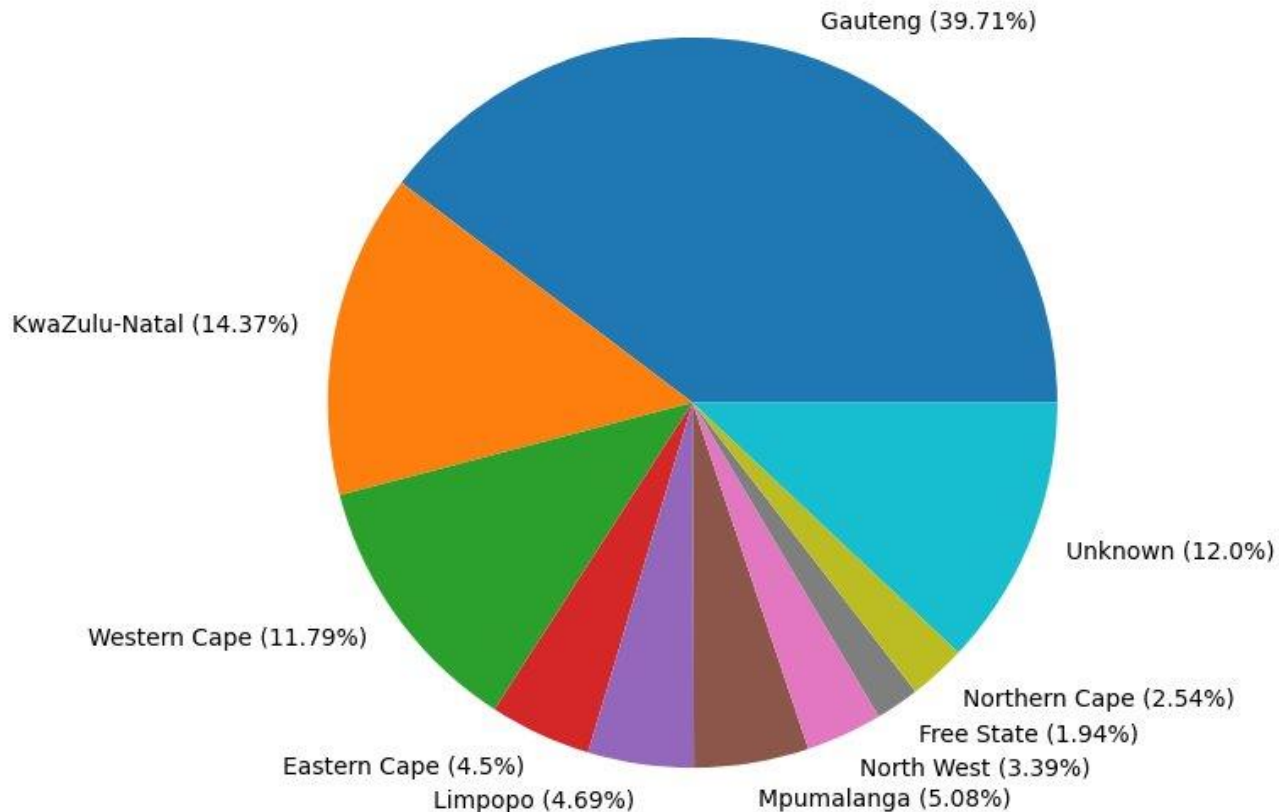
- Collaboration with industry associations, ombud schemes, and provincial consumer courts
- Broader community outreach

Non-Financial: Provincial Accessibility (DRAs)



DRAs filed between 1 April 2025 – 31 January 2026

























Cases by Province (Consumer Location)



Non-Financial: Provincial Accessibility (DRAs)



DRAs filed between 1 April 2025 – 31 January 2026

 Province	 Cases	 % of Total Cases	 Population % (2022 Stats SA census)
 Gauteng	15,202	 39.71%	24.3%
 KwaZulu-Natal	5,502	 14.37%	20.0%
 Western Cape	4,513	 11.79%	12.0%
 Eastern Cape	1,724	 4.50%	11.6%
 Limpopo	1,795	 4.69%	10.6%
 Mpumalanga	1,945	 5.08%	8.3%
 North West	1,297	 3.39%	6.1%
 Free State	741	 1.94%	4.8%
 Northern Cape	971	 2.54%	2.2%
 Unknown	4,593	 12.00%	—

Non-Financial: District Accessibility (DRAs)

DRAs filed between 1 April 2025 – 31 January 2026

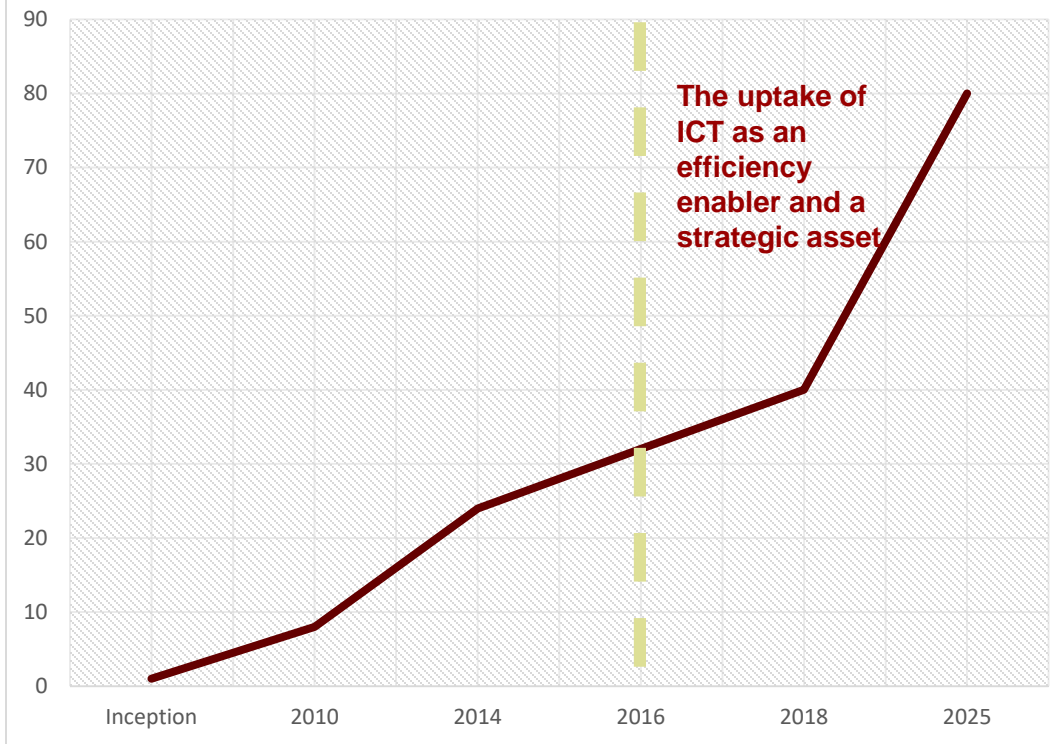
Western Cape	Northern Cape	North West	Mpumalanga	KZN
City of Cape Town	ZF Mgcawu	Bojanala Platinum	Ehlanzeni	eThekwini
Cape Winelands	Pixley Ka Seme	Dr Kenneth Kaunda	Nkangala	uMgungundlovu
Eden	Frances Baard	Ngaka Modiri Molema	Gert Sibande	King Cetshwayo
West Coast	John Taolo Gaetsewe	Dr Ruth Segomotsi Mompati		Ugu
Overberg	Namakwa			Amajuba
Central Karoo	ZF Mgcawu			Zululand
Limpopo	Eastern Cape	Free State	Gauteng	uThukela
Capricorn	Nelson Mandela Bay	Mangaung	City of Johannesburg	uMkhanyakude
Mopani	Buffalo City	Fezile Dabi	City of Ekurhuleni	iLembe
Vhembe	Sarah Baartman	Lejweleputswa	City of Tshwane	Harry Gwala
Waterberg	Chris Hani	Thabo Mofutsanyana	West Rand	uMzinyathi
Sekhukhune	OR Tambo	Xhariep	Sedibeng	
	Alfred Nzo			
	Amathole			
	Joe Gqabi			

Non-Financial: Technology Implementation



Some of the impacts of technology on the NCT and its stakeholders

DRA adjudication capacity (Daily)



Doing more with less

- ✓ Files dispatched electronically
- ✓ Adjudication can take place 24/7 anywhere in the world
- ✓ Filing fees collected through payment gateway
- 🇿🇦 Cost benefit to the Tribunal
- 🌍 Service benefit to South African public

Faster turnaround times, streamlined processes

Technology interventions has allowed us to *do more with less*



National consumer tribunal
a member of the itic group

Non-Financial: Key AI measures



AI & DRAs

- ✓ Business Requirements
- ✓ Functional Requirements
- ✓ Technical Requirements

Development Stage

AI & Condonations

✓ Business Requirements





Non-Financial: Key tech-system measures

Exceptional systems
availability of **99,88%**

The Tribunal achieved an average availability
rate of **99.88%** from Q1 to Q3 2025/26,
well above its **98% target**.



 **99,88%**
Target: 98%

- ✓ Completed **internal penetration test**
- ✓ Completed **external penetration test**



Non-Financial: Key HR Measures



Powered by People.
Built for Leadership.



89.98% Filled Rate (excludes frozen posts)
Above the 85% target
Consistently achieved in Q1-Q3 2025/26



Mentorship in Action
Mentorship programmes commenced
To be reported in Q4



Culture Driving Strategy
Culture survey completed
Informing and strengthening our
HR strategy



Non-Financial: SMME Development

In Quarter 3, we facilitated general business training for **17 SMMEs**...

...to gain skills to sustain their business ventures.



Quicker payments to our suppliers allow them to take advantage of opportunities to grow their business.

Empowering SMMEs. Fueling Opportunity.

Non-Financial: Youth Development



The NCT with the support of NGO Soil of Africa hosted three public training sessions for youth titled “ A practical guide to becoming more employable.” The training focussed on CV writing, interview skills, communication skills etc and was received by 460 youth.



**Committing to
youth development**



Developing our team: Recognition



The ARC Chairperson and the Executive Chairperson of the Tribunal reflected on the achievement of a 13th consecutive clean audit and a 100% performance achievement. They highlighted how this milestone is directly linked to the collective hard work and commitment of all staff. The team was recognised for their contribution to delivering value to all stakeholders.

Developing our team: Women as leaders



Celebrating women through a focus on sisterhood, empowerment, and wellness directly supports HR strategy and policy development by promoting a supportive, inclusive, and healthy work environment. Such initiatives inform people-centred policies that prioritise employee wellbeing, collaboration, and personal development, ultimately strengthening engagement, performance, and retention.



Financial: Financial Management

Revenue – Actual YTD vs Budget YTD

Description of item	Actual 31 December 2025	Budget 31 December 2025	Variance	% Variance
	R'000	R'000	R'000	
Grant Income	53,726	53,726	-	0%
Filing and Service Fees	23,779	14,022	9,757	70%
Interest received	3,143	938	2,205	235%
Sundry Income	23	0	23	100%
Total Income	80,671	68,687	11,984	17%



Financial: Financial Management

Revenue – Material Variances

Revenue Performance Overview

- Total revenue is R11.9 million, or 17%, above the approved budget.
- Filing fees have exceeded the budget by 70%, with total collections to date amounting to R23.7 million.
- Interest income is 235% above budget. Primarily due to surplus funds brought forward from the previous financial year, coupled with higher-than-anticipated filing activity, which increased available funds for investment. Additional contribution to this variance arises from underspending on operational expenditure.



Financial: Financial Management

Expenditure – Actual YTD vs Budget YTD

Description of item	ACTUAL : 31 December 2025	BUDGET : 31 December 2025	VARIANCE	% Variance
	R'000	R'000	R'000	
Compensation of employees	33,468	58,910	(25,442)	-43%
Goods and services	20,445	21,580	(1,135)	-5%
Total: Operational expenditure	53,913	80,490	(26,577)	-33%
Capital expenditure	444	2,300	(1,856)	-81%
Total expenditure	54,357	82,790	(28,433)	-34%

Expenditure – Material Variances

Expenditure Performance Overview

- The total operational expenditure is 39% under budget.
- Compensation of Employees is underspent at 43%
- Expenditure on compensation of employees is below the approved budget, primarily due to vacancies.
- The variance also includes a R6 million allocation earmarked as a contribution to the employee pension fund, which is scheduled for payment by the end of March.

Expenditure – Material Variances

Expenditure Performance Overview

- Goods and services are under budget by 28%, amounting to R1,1 million.
- Although the total budget is underspent, there was overspending in Tribunal Member fees of R1,2 million as there was increased adjudication activity due to more cases filed.
- Travel and subsistence expenditure is over-budget by R379,757 due to debt counsellor engagements, which have emerged as a key strategic initiative for the NCT, with six to ten planned per quarter.

Expenditure – Material Variances

Expenditure Performance Overview

- Consulting and special services are underspent by R1.8 million, mainly due to R1 million in delayed software licence procurement and R800 000 from postponed finalisation of the Case Management Support (CMS) tender.
- As of 31 December 2025, the entity incurred legal fees totalling R4.6 million, primarily in relation to an independent investigation into alleged procurement irregularities arising from a whistleblower complaint and internal disciplinary processes, as well as legal assistance and representation in other labour matters.

NCT shared moments 2025

“Being Sassy”



We at the NCT are here to SERVE

Visit our new revamped interactive website www.thenct.org.za

