national consumer tribunal

2026/27 ANNUAL PERFORMANCE PLAN

Select Committee on Economic Development and Trade

28 October 2026



DELEGATION

Trevor Bailey (Executive Chairperson)

Hazel Alwar Simpson (Chief Operating Officer)

Ahmed Moolla (Chief Financial Officer)

Bax Nomvete (Chief Information Officer)

Prenesen Moodley (Registrar and Acting Chief Governance Officer)

OUR MANDATE

Adjudicate.

national consumer tribunal

NATIONAL CREDIT ACT (NCA)

CONSUMER PROTECTION ACT (CPA)

ADJUDICATE

Expeditious | Inquisitorial | Informal | In accordance with natural justice

Orders to be enforced as if they were orders of the High Courts.

DEBT REARRANGEMENT AGREEMENTS (DRA)

Over-indebted consumers obtain enforceable debt rearrangement agreements through the statutory debt review process.

NON-DEBT REARRANGEMENT AGREEMENTS (Non-DRA)

Consumer and credit disputes, enforcement matters and other applications within the Tribunal's jurisdiction.

WHO FILES WITH US?

Regulators | Debt counsellors | Registrants | Consumers | Businesses

The statutory core remains. The strategic reach expands.

WE ARE SASSY

Passion + purpose • Cutting-edge technology • Accessible 24/7 • Touch lives

“Work with flair, not fear.”



Adjudicator + convenor + intelligence

VISION
Accessible and effective consumer justice

MISSION
Adjudicate fairly and efficiently

IMPACT
Stronger consumer outcomes

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

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

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



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

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

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

EVIDENCE OF DELIVERY

High performance. Faster justice. Strong governance.

14
consecutive clean audits

100%
APP performance objectives achieved in each of the last two financial years

21.15
days average DRA turnaround in 2025/26

99.61%
systems availability during business hours



Performance trajectory

APP achievement over the last four years

~63% → **~76%** → **100%** → **100%**

2022/23 2023/24 2024/25 2025/26

Over five years

67%
reduction in DRA turnaround time

~96%
higher DRA filings than five years ago

Three delivery priorities translate strategy into action.

1

BETTER + FASTER JUSTICE

40-day DRA target
12 days to first set-down
20 days final adjudication to Non-DRA order
≤2% review overturn

2

BROADER ACCESS + STRONGER ECOSYSTEM

24 stakeholder engagements
Public training
Township awareness
SMME and youth participation

3

FUTURE-READY INSTITUTION

98% systems availability
Security audits
AI-enabled DRA evaluation and condonation capability
Research + impact reporting



Five strategic outcomes underpin the APP:

01 Capable

02 Digitally enabled

03 Accessible

04 Confident marketplace

05 Capable consumer/ credit ecosystem

APP COMMITMENTS

What we have committed to deliver in 2026/27.

ADJUDICATION

40 days
DRA filing to order

12 days
close of pleadings to first set-down

20 days
final adjudication to Non-DRA order

<= 2%
final judgments / orders overturned on review

ACCESS + ECOSYSTEM



24
stakeholder engagements

5
public training sessions

30
SMMEs trained

15
youth work experience

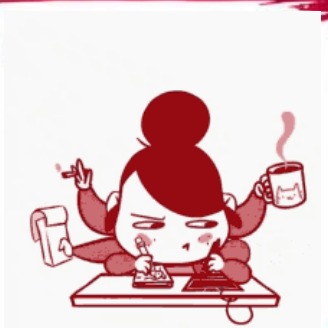
2 township awareness sessions

16 impact reports + 2 research papers

98% systems availability + 2 security audits

Volume vs Capacity

YEAR-BY-YEAR



96x increase
from 488 to 46,827

3.1x increase
from R17.5m to R53.7m

3.2x increase
from 17 to 54

No material increase
(11 in 2009/10 vs 11 in 2025/26)





FINANCIAL RESOURCES

A R98.8 million plan — with adjudication at its centre.

2026/27 TOTAL INCOME / EXPENDITURE

R98.8m

A disciplined budget to deliver impact for consumers.

Funding mix

- **R55.3m** — government grant
- **R40.9m** — filing fees
- **R2.6m** — interest

Programme allocation

- **R52.8m** — Administration
- **R46.0m** — Adjudication

PROVINCIAL REACH

One Tribunal. Nine provinces.

Consumers and businesses across South Africa use the Tribunal to seek redress.

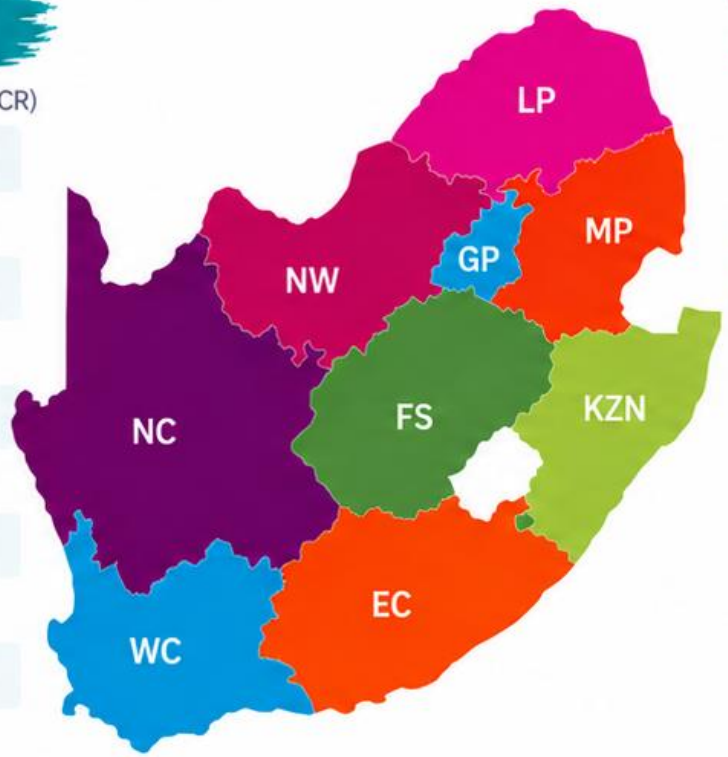
DRA
Share of applications (2025/26)

Gauteng	45.86%
KwaZulu-Natal	14.78%
Western Cape	11.78%
Limpopo	4.99%
Mpumalanga	4.99%
Eastern Cape	4.42%
North West	3.70%
Northern Cape	2.65%
Free State	2.00%
Unknown location	4.82%

Non-DRA
Share of applications (2025/26)

Excludes national regulators (NCC and NCR)

Gauteng	50.34%
Western Cape	22.07%
KwaZulu-Natal	8.97%
Mpumalanga	4.83%
Eastern Cape	4.14%
Northern Cape	3.45%
Free State	2.76%
Limpopo	2.07%
North West	1.38%



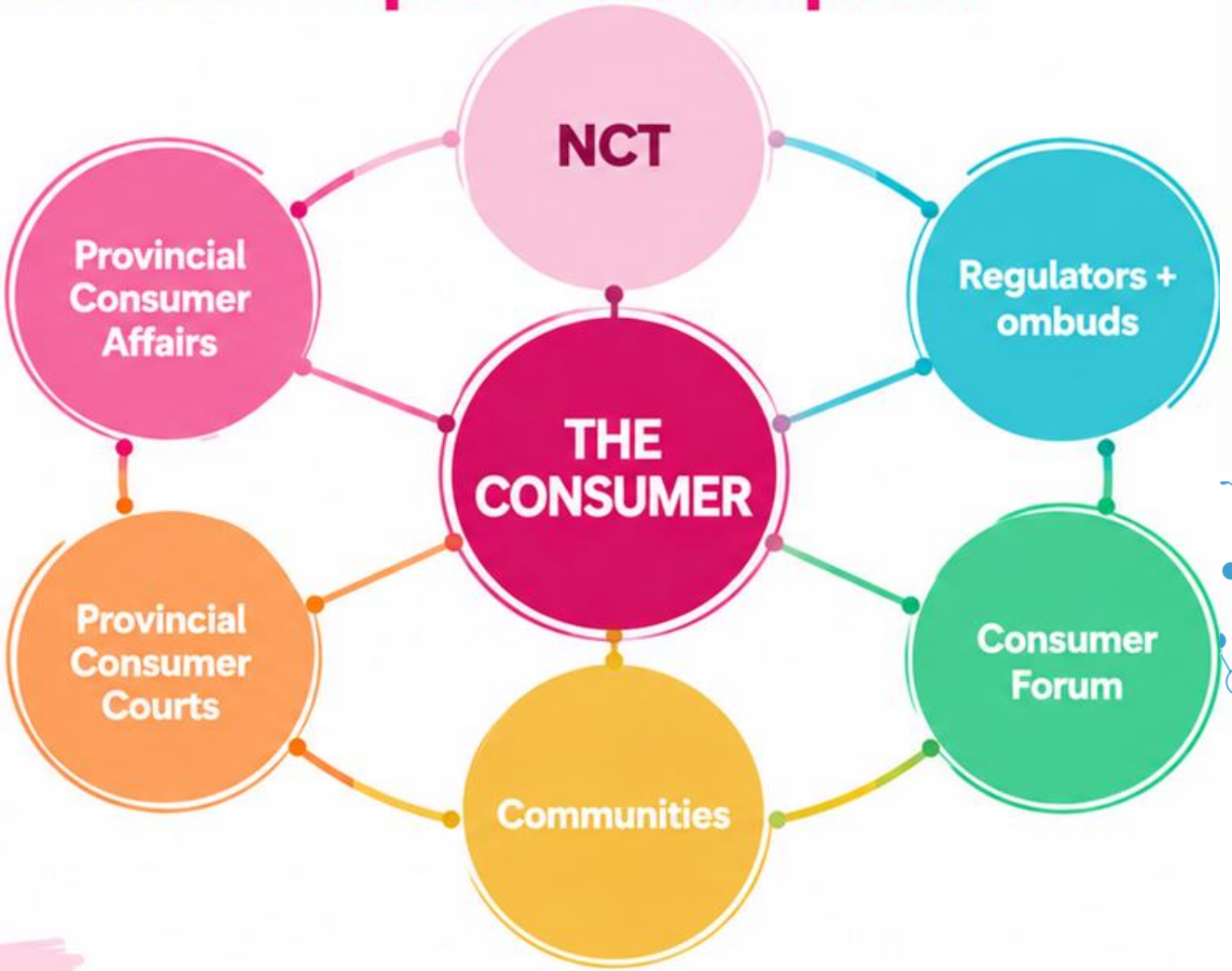
NATIONAL REACH

NOW DEEPEN PROVINCIAL IMPACT

Digital access means geography need not determine access to adjudication. For consumers and businesses, we provide physical and digital access anywhere in the country.

PROVINCIAL ECOSYSTEM

From geographic reach to provincial impact.







UMLAZI: a practical proof point

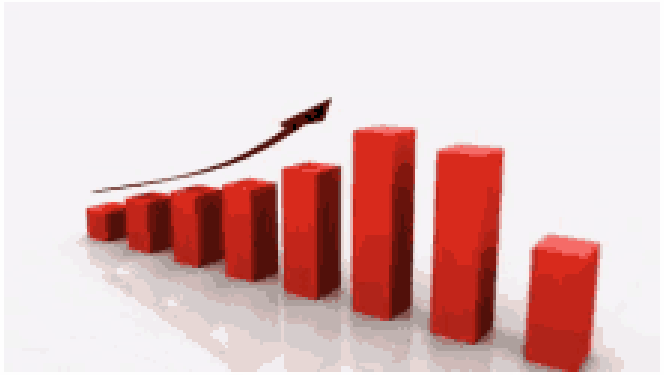
Listen → route → act → learn → respond

The consumer should experience a system, not a collection of institutions.

MORE WITH LESS

Technology has changed the Tribunal's productivity curve.

DRA matters per Tribunal Member per day



DEBT REARRANGEMENT IMPACT

One order stabilises a household.

At scale, the effect multiplies.



Stable households
Stronger South Africa

HOUSEHOLD

- HOME
- VEHICLE
- CASH FLOW
- DIGNITY
- REHABILITATION

2025/26

46,937
DRA orders issued

45,677
orders granted



ILLUSTRATIVE SCALE

≈ R246.7m / month
Potential structured repayment flow using R5,400 illustrative average monthly repayment.

> R1.2bn / month
Illustrative steady-state scenario if five comparable annual cohorts overlap.

The order is legal. The impact is economic and human.



NON-DRA PUBLIC VALUE

A judgment can travel far beyond the parties.

DISPUTE → REDRESS → JURISPRUDENCE → BEHAVIOUR → WIDER PROTECTION

145 judgments issued after adjudication in 2025/26

Excluding procedural and other interlocutory rulings

The multiplier is legal certainty: individual redress can shape interpretation, deter prohibited conduct and influence wider market behaviour.



CONVENOR MULTIPLIER

What if a problem seen in one province could benefit all nine?

CASES → DATA → PATTERNS → RESEARCH + IMPACT → CONSUMER FORUM → PROVINCIAL + NATIONAL ACTION

Adjudication creates more than orders.

It creates evidence about recurring consumer problems. The strategic opportunity is to connect that evidence to the institutions able to respond.

One province can become a learning signal for all nine.

YEAR-END TEST

By 31 March 2027, what should be different?

JUSTICE	faster, legally sound adjudication
ACCESS	geography matters less
MARKET	stronger redress + legal certainty
SYSTEM	better-connected institutions
NCT	more capable, digital and evidence-led

We will not measure success only by how many cases we close — but by what changes because we close them.

ADJUDICATE. CONNECT. LEARN. IMPACT.

national consumer tribunal

Thank you to the NCT staff.

national consumer tribunal

Committed to BEING SASSY

Committed to BEING BOLD

Committed to delivering value in a uniquely NCT way!!

Thank you

for letting us share our story.

Together, we can build a fairer, more inclusive and consumer-focused South Africa.



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