

NATIONAL CREDIT REGULATOR

APPLICATION BY CONSUMER TO COURT FOR DEBT REVIEW IN TERMS OF SECTION 86(9) OF THE NATIONAL CREDIT ACT 34 OF 2005

IN THE MAGISTRATES COURT FOR THE DISTRICT OF

HELD AT CASE NO:

In the matter of:- (insert consumer's full names, surname and identity number)
.....
.....

(herein referred to as the Applicant)

KINDLY TAKE NOTICE that application will be made to the above Honourable Court on
..... at for the following order(s):

- 1. That the Applicant is granted leave in terms of Section 86(9) to bring this application;
- 2. That the Applicant is over-indebted as set out in Section 79 of the National Credit Act 34 of 2005 and:-
 - a. That the agreements listed in Annexure "A" be declared reckless as set out in Section 80 of the National Credit Act 34 of 2005, and/or
 - b. That the Applicant's debt obligations be restructured as set out in Annexure "B".

The letter of rejection of the Applicant's application to the Debt Counsellor is attached hereto as Annexure "C".

The Applicant's affidavit in support of this application sets out the reasons why the application should be considered and is attached hereto as Annexure "D".

The Applicant confirms that notice of this application has been given to all creditors and the debt counsellor who issued the letter of rejection.

KINDLY TAKE NOTICE FURTHER that the Applicant nominates the below mentioned address for service upon him/her of any documents, notices and pleadings.

Signed at _____ (place) on this _____ (day) of _____ (month), _____ (year).

Signature of Applicant/Consumer: _____

Full name and address of applicant: _____
