



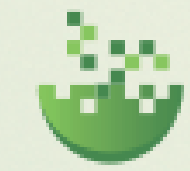
1989



1992



2007



SACRRA | CREDIT & RISK REPORTING ASSOCIATION

2015



18 April  
CCA's inaugural general meeting

CCA logo designed and adopted

CCA and FTA purchase Furncredit House in a joint venture

Joint Bank Credit Bureau data is moved to selected credit bureaus

The National Loans Register (NLR) is established to record all micro loans as defined in the Usury Act. TransUnion and Experian appointed to host the database

Credit Information Ombud is established



21 June  
CCA's name changes to Credit Providers Association (CPA)

CPA appointed as secretariat and data manager of the NLR database in support of the NLR Manco

CPA offices move to Bryanston

Project Evolution is kicked-off

XDS appointed as fourth NLR database host

Draft Regulations and NCAA published. Removal of adverse and paid up judgments

NCAA and Regulations published

VCCB appointed as 6th NCR authorised credit bureau and joined as member



Data Specification Matrix (DSM) launched



1 April  
CCA takes up offices with the Furniture Traders Association (FTA)

Association of Micro Lenders is established

Micro Finance Regulatory Council (MFRC) established to regulate microlending activities

Reciprocity agreement reached between CCA and the MFRC on NLR data

The National Credit Regulator (NCR) and the National Credit Act are instituted

National Debt Mediation Association (NDMA) is established

The Micro Finance SA becomes a CPA member

Compuscan appointed as third NLR database host

CPA offices move to Midrand

THE CPA TURNS 25

CPA's name changes to South African Credit & Risk Reporting Association (SACRRA)



Signed MOA with the NCR and CBA on Regulation 19(13)

NCR prescribed the SACRRA Data Specification and Data Transmission Hub as the form and manner to submit consumer credit information

The NCR endorsed the BusCRI Data Specification to be used for the agricultural sector data submissions

NLR decommissioned  
New smaller Governing Body elected

● CCA/CPA/SACRRA historical events  
● Credit industry events