

01 August 2017

**Executive Director
South African Credit and Risk Reporting Association
Block N, Central Park
400 16th Road
Midrand
1685**

Attention: Ms. Darrell Beghin

Email: dbeghin@sacrra.org.za

Dear Darrell,

**GRANTING OF PERMISSION TO CONTACT NCR REGISTRANTS FOR PURPOSES OF THE
GUIDELINE ISSUED BY THE NCR IN TERMS OF REGULATION 19(13)**

1. We refer to the Memorandum of Agreement entered into between the National Credit Regulator (NCR), South African Credit and Risk Reporting Association (SACRRA) and the Credit Bureau Association (CBA), in terms of which the NCR has endorsed the SACRRA's data format layout and Data Transmission Hub for credit information reporting in terms of the guidelines issued under Regulation 19(13) of the National Credit Regulations.
2. In order to enable SACRRA to discharge its obligation of performing the assessments required by the guidelines, the NCR hereby grants SACRRA or any other service provider appointed by SACRRA permission to contact credit providers and data providers.
3. Kindly contact Mpho Mackenzie, Acting Supervisor: Credit Bureau Compliance, at telephone number (011) 554 2898, email address mackenziem@ncr.org.za if you have any queries.

Yours sincerely,



**Lesiba Mashapa
Company Secretary**