



## Administrators of the Debt Counselling Application Process

Convenient and trusted administrative partnership, designed to expertly manage the admin and legalities associated with the Debt Counselling process on behalf of your company.



A longstanding relationship with creditors.



Years of experience.




Extensive understanding of the National Credit Act.



Efficient, integrated software system.

## Advantages of the ADCAP Administrative Partnership:



**Focus on Your Core Business Competencies** - let us focus on the administrative and legal aspects of the Debt Counselling process.

**Save Time and Money** - the setup costs to establish a well-oiled machine to service your Debt Counselling Clients can be costly.

**Build on Existing Relationships** - leverage our established relationships with all the major creditors in South Africa to get the best offer for your client.

**Keep Your Client Happy** - ADCAP's well-trained team of Debt Counsellors will communicate with your client on a regular basis to keep them informed of the progress of their Debt Counselling Application, as well as handle all relevant queries.

**Service Clients Across South Africa** - with the ADCAP partnership you will have access to a national footprint of attorneys.

Less administrative worries, more happy clients.

Contact us today to learn how we can make our success your success.

Call: 086 186 7868 - Email: [info@adcap.co.za](mailto:info@adcap.co.za)

## Our Administrative & Legal Support Services:

- Well-established expertise and custom-developed software ensure that each step of the Debt Counselling process is managed efficiently by sending out Forms 17.1, 17.2, 17.4, reminders and proposals to creditors as required by the National Credit Act (NCA). All of this is available 24/7 on our ADCAP Debt Counsellor Portal and ADCAP Consumer Portal.
- We have a favourable track-record with creditors who know that our work is always thorough, on-time and in line with the intentions of the NCA - which means less opposition and legal action from creditors.
- We facilitate the entire negotiation process of the debt re-arrangement plan between your client and their creditors - including proposals and counterproposals - until a suitable solution for all has been found and the court order is granted.
- We appoint a Payment Distribution Agency (PDA) - as required by the NCA - to ensure safe, secure and timeous distribution of all monies to your client's creditors as well as the Debt Counselling fee.
- Personal ADCAP Relationship Manager assigned to each of your clients. Furthermore, we keep your client informed with automated communication via SMS's, emails and our ADCAP Consumer Portal during every step of the Debt Counselling process.
- We send the payment plan and statements to you and your client in order to keep both parties updated.
- We attend to all creditor terminations and have a unique and effective system in place to address terminations while keeping the client on track with their Debt Counselling process.
- Once your client has received their court order, we provide the full aftercare service as required by the NCA. Including legal support and annual reviews.
- We take care of National Credit Regulator (NCR) monitoring visits and will deal with all NCR enquiries and complaints by clients. In addition, we also submit your quarterly statistical reports (Form 42 and 43) to the NCR.
- Our in-house legal team monitors and manages the intricate and complex legal structures by navigating statutory processes and liaising with our specialist attorneys. Furthermore, changes brought by court verdicts are quickly incorporated into our software system, ensuring that no application is adversely affected by changes in the consumer law.

You can serve clients nationwide **thanks to ADCAP's national legal network.**

**Partner with ADCAP** and experience less administrative worries and **more happy clients.**

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