



## Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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### COURSE BROCHURE

# Debtor Correspondence Compliance With South African Legislation Training

Business, Commerce and Management Studies / Office Administration

Unit Standard 116598 · NQF Level 4 · 6 Credits · 3 Days

## COURSE OVERVIEW

This course equips learners with the knowledge and skills to manage debtor correspondence in compliance with South African legislation, including the National Credit Act and the Consumer Protection Act. Participants will learn to draft legally compliant letters, manage collections ethically, and ensure adherence to statutory requirements, reducing legal risk for their organisations.

|                 |                                           |
|-----------------|-------------------------------------------|
| Category        | Business, Commerce and Management Studies |
| Subfield        | Office Administration                     |
| Unit Standard   | 116598                                    |
| Accreditation   | SAQA Accredited · NQF Level 4 · 6 Credits |
| Duration        | 3 days                                    |
| Training Method | Online, On-Campus, In-House               |
| Certificate     | Issued via AATICD LMS – verifiable online |

## LEARNING OUTCOMES

- Apply the principles of the National Credit Act (NCA) and Consumer Protection Act (CPA) to debtor correspondence.
- Draft legally compliant demand letters, notices, and statements that adhere to prescribed formats and content requirements.
- Implement procedures for collecting outstanding debts while respecting debtor rights and privacy.
- Evaluate debtor responses and determine appropriate escalation actions within legal frameworks.
- Demonstrate accurate record-keeping and documentation of all debtor communications for audit and compliance purposes.

## WHO SHOULD ATTEND

- This course is designed for credit controllers, accounts receivable clerks, debt collectors, and financial administrators who handle debtor correspondence and collections within South African organisations.

## COURSE OUTLINE

### Day 1: Foundations of Debtor Correspondence and Legal Framework

- Overview of the National Credit Act (NCA) and its impact on debtor communication.
- Introduction to the Consumer Protection Act (CPA) and fair treatment of debtors.
- The Debt Collectors Act and requirements for registered debt collectors.
- Prescription periods under the Prescription Act and their effect on correspondence.
- Types of debtor correspondence: reminders, letters of demand, summons, and settlement offers.
- Key elements of a compliant letter of demand: contents, format, and delivery methods.
- Practical exercise: Identifying legislative requirements in sample correspondence.

### Day 2: Drafting Compliant Correspondence and Handling Responses

- Step-by-step drafting of a compliant letter of demand.
- Incorporating required disclosures: interest rates, default notices, and debt review rights.
- Service of documents: registered mail, email, and hand delivery with proof.
- Record-keeping obligations under the NCA and Protection of Personal Information Act (POPIA).
- Responding to debtor disputes and requests for debt review.
- Handling correspondence with third parties: attorneys, debt counsellors, and family members.
- Special scenarios: deceased estates, insolvency, and minors.
- Practical exercise: Drafting and peer-reviewing a letter of demand.

### Day 3: Advanced Compliance, Ethics, and Practical Integration

- Comprehensive compliance checklist for debtor correspondence.
- Ethical communication: avoiding harassment, misleading statements, and unfair practices.
- POPIA compliance: protecting debtor personal information in correspondence.
- Audit preparation: documenting processes and maintaining evidence of compliance.
- Case studies: analysing real-world compliance failures and their consequences.
- Developing a compliance manual for debtor correspondence.
- Role-play: handling difficult debtor interactions while remaining compliant.
- Final assessment: drafting and reviewing a complete set of compliant correspondence.

## ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 4**.

## PRICING (PER DELEGATE, EX-VAT)

| Delegates | Training Method      | Price per Delegate | Total       |
|-----------|----------------------|--------------------|-------------|
| 1         | Online               | R 17,900.00        | R 17,900.00 |
| 1         | In-House             | R 23,300.00        | R 23,300.00 |
| 1         | On-Campus (Pretoria) | R 26,800.00        | R 26,800.00 |

## UPCOMING SESSIONS

| Start       | End         | Method    | Venue                   |
|-------------|-------------|-----------|-------------------------|
| 10 Aug 2026 | 12 Aug 2026 | On-Campus | Pretoria, South Africa  |
| 10 Aug 2026 | 12 Aug 2026 | On-Campus | Mauritius               |
| 11 Aug 2026 | 13 Aug 2026 | On-Campus | Abu Dhabi, UAE          |
| 11 Aug 2026 | 13 Aug 2026 | On-Campus | Cape Town, South Africa |
| 12 Aug 2026 | 14 Aug 2026 | On-Campus | Durban, South Africa    |
| 12 Aug 2026 | 14 Aug 2026 | On-Campus | Dubai, UAE              |
| 17 Aug 2026 | 19 Aug 2026 | On-Campus | Harare, Zimbabwe        |
| 17 Aug 2026 | 19 Aug 2026 | On-Campus | Abu Dhabi, UAE          |

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

## HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit [www.aaticd.co.za](http://www.aaticd.co.za), open the page for this course (Unit Standard 116598) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to [apply@aaticd.co.za](mailto:apply@aaticd.co.za) – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call **+27 12 004 8389** or WhatsApp **+27 65 077 6310** and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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