



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

Investigate Credit In Own Circumstances Training

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 119912 · NQF Level 2 · 3 Credits · 1 Day

COURSE OVERVIEW

This course equips learners with the skills to investigate credit in their own circumstances, enabling them to assess creditworthiness, manage debt responsibly, and make informed financial decisions. It focuses on understanding credit agreements, evaluating personal financial situations, and applying strategies to improve credit profiles.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	119912
Accreditation	SAQA Accredited · NQF Level 2 · 3 Credits
Duration	1 day
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply principles of credit investigation to assess personal credit circumstances.
- Analyze credit agreements and identify key terms, rights, and obligations.
- Evaluate personal financial information to determine creditworthiness and risk.
- Implement strategies to improve and maintain a positive credit profile.
- Demonstrate understanding of the National Credit Act and its implications for consumers.

WHO SHOULD ATTEND

- This course is designed for individuals seeking to understand and manage their personal credit, including employees who wish to improve their financial literacy and make informed credit decisions.

COURSE OUTLINE

Day 1: Investigate Credit in Own Circumstances

- Introduction to credit: definition, types, and importance.
- The credit application process and documentation.
- Understanding credit agreements: terms, interest rates, fees, and charges.
- Consumer rights under the National Credit Act (NCA).
- Assessing affordability and the cost of credit.
- Impact of credit on credit records and scores.
- Strategies for responsible credit use and debt management.
- Practical case study: evaluating a credit offer and making an informed decision.

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 **3 NQF credits** at **NQF Level 2**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 12,800.00	R 12,800.00
1	In-House	R 16,600.00	R 16,600.00
1	On-Campus (Pretoria)	R 19,200.00	R 19,200.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	10 Aug 2026	On-Campus	Abu Dhabi, UAE
11 Aug 2026	11 Aug 2026	On-Campus	Durban, South Africa
11 Aug 2026	11 Aug 2026	On-Campus	Mauritius
12 Aug 2026	12 Aug 2026	On-Campus	Cape Town, South Africa
13 Aug 2026	13 Aug 2026	On-Campus	Dubai, UAE
14 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
17 Aug 2026	17 Aug 2026	On-Campus	Durban, South Africa
18 Aug 2026	18 Aug 2026	On-Campus	Shenzhen, China

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, open the page for this course (Unit Standard 119912) 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 – 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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