

SHORT SKILLS PROGRAMMES

DEBT COLLECTION IN SOUTH AFRICA – PRINCIPLES AND PRACTICES

PROGRAMME OVERVIEW

The Debt Collection industry plays a vital role in South Africa's economy, helping to recover outstanding payments and maintain cash flow for businesses. This course provides an overview of debt collection principles and practices in South Africa. It is designed to equip participants with the skills and knowledge required to effectively manage debt collection activities in a compliant and ethical manner.

THE COURSE WILL COVER THE FOLLOWING TOPICS:

Introduction to Debt Collection: This module will provide an introduction to debt collection in South Africa, including the legal framework, debt collection regulations, and industry standards.

Understanding the Debt Collection Process: This module will cover the debt collection process, from the initial notification to the legal process, including assessment of the debtor, communication with the debtor, and negotiation techniques.

Legal Considerations in Debt Collection: This module will focus on the legal aspects of debt collection, including the National Credit Act, the Consumer Protection Act, and the Magistrates Court Act.

Communication and Negotiation Skills: This module will provide participants with the communication and negotiation skills required to effectively interact with debtors, including active listening, empathy, and assertiveness.

Compliance and Ethics: This module will examine the ethical considerations in debt collection, including fair debt collection practices, data protection, and confidentiality.

COURSE OBJECTIVES

Upon completion of the course, participants should be able to:

- Understand the principles and practices of debt collection in South Africa.
- Identify the legal requirements and obligations of debt collection activities.
- Develop effective communication and negotiation skills for interacting with debtors.
- Apply ethical and compliant practices in debt collection activities.

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MODE OF DELIVERY

Online via Microsoft Teams.

ASSESSMENT

Participants will be assessed through an online quiz. A minimum pass mark of 50% is required to obtain a certificate of completion.

TARGET AUDIENCE

This course is designed for individuals who are involved in debt collection activities, including debt collectors, credit controllers, call centre agents, and business owners.

DURATION

The course is expected to take approximately 3 hours to complete, with a 1 hour Q & A session.

FEES

R2 200 per delegate

