

## CONSUMER CREDIT AND RISK INFORMATION

### 1. Consumer Membership Options

Membership Category	Criteria	Membership Fees
Affiliate	<p>Any business or institution, including <i>inter alia</i> partnerships and sole traders who do not submit credit and risk data, or any data derived from payment profile information which the data contributing member would be entitled to receive.</p> <p>Affiliate members to be formally appointed (signed Access Authorisation Form) by Associate and/or data contributing members.</p>	<p>Small annual contribution for duration as stipulated in the Access Authorisation Form.</p>
Affiliate-Led Group (ALG)	<p>A business or entity that represents at least 10 individual data contributors, either providing a service that only manages the data submissions of its customers or provides software or a platform to manage and submit data on behalf of its customers.</p> <p>The Group Leader, who is the loan system vendor or secondary service provider, manages its individual members' data submission as well as performs data quality analysis, monitoring of data quality and submissions for each individual member and where necessary engage with the individual members thereof to resolve any data quality issues</p> <p>The Group Leader will also be responsible for all communications with its individual members as the individual member does not have direct contact with the SACRRA Office.</p>	<p>No membership fee for the Group Leader, only an application fee is payable when joining.</p> <ol style="list-style-type: none"> <li>Group Leaders will be invoiced for Individual members based on the average number of monthly records submitted in the preceding 6 months</li> <li>Where no data has been submitted or it is a new credit provider, the Individual members will be invoiced for the lowest category.</li> <li>Where new Individual members join the group after the date of the annual invoice, separate monthly invoices will be raised until the next annual invoice is due and will be on a pro rata basis.</li> <li>It is the Group Leaders responsibility to collect the fees and pay to SACRRA as per the invoice. Membership fees are once off annual fees and cannot be paid in monthly instalments.</li> <li>No refund of annual membership fees will be entertained for any</li> </ol>

Membership Category	Criteria	Membership Fees
		Individual Affiliate Group Member leaving one Affiliate Group and joining another or cease to trade. Refer to fee structure.
Associate Member	A credit bureau that is registered in terms of section 43 of the NCA, whose business is primarily to collect, update, maintain, store and report credit information. <i>A new credit bureau's application for SACRRA membership will only be considered once approval has been granted by the NCR to the credit bureau to host payment profile information under Regulation 19(13).</i>	Fixed annual fee.
Full (Data Contributing) Member	Data contributing members either NCR registered or not that enter a credit, service or other agreement with individual data subjects who are expected to make scheduled payments in terms of the agreement entered and owns the data to be shared.	Based on annual turnover, irrespective of the number of records shared – see next page for fee structure.

## 2. Consumer Membership Category Fees

Category	Turnover / Net Investment Income (for insurance/pension funds)	Annual Fee (excluding VAT) R
Affiliate	Not applicable	8 460
Associate	Not applicable	364 417
Full Member – Category A	Greater than R1 billion (bn)	146 635
Full Member – Category B	Between R500m to R1bn	94 414
Full Member – Category C	between R50m and R500m	72 772
Full Member – Category D	between R10m and R50m	38 698
Full Member – Category E	between R3m and R10m	16 941
Full Member – Category F	less than R3m	5 602

Category	Number of Records	Annual Fee (excluding VAT) R
ALG members	1 to 10K	704

Category	Number of Records	Annual Fee (excluding VAT) R
ALG members	10,001 to 25K	986
ALG Members	25 001 to 50K	1 409

New applications:

- A once of application fee of R500 excluding VAT.
- A pro-rata membership fee ONLY applies to Full Members (data contributors) when an application for SACRRA membership is received after the first month of the financial year.

### 3. Consumer Non-Membership Option

Category	Criteria	Membership Fees
Non-SACRRA Data Contributor	This means a credit provider that has registered with the National Credit Regulator and is obligated to share payment profile information in terms of the provisions of the NCA but does not belong to the SACRRA and is not part of an Affiliate-Led Group. This includes a data provider who needs to submit data to receive payment profile information under Regulation 19(13).	Credit and Data Provider onboarding fees are published by the NCR. <i>Onboarding fees were published for NCR categories 1-5.</i> <i>No onboarding fees for NCR categories 6-9 nor maintenance fees are published yet.</i>

### 4. Consumer Non-Membership Fees

An assessment fee of R500 (excluding VAT) is due at the commencement of the process.

To date only onboarding fees were published in Schedule 1 of the Fee Guideline 003/2018 dated 8 June 2018:

Category	Total principal debt	Onboarding (excl. VAT) R	Maintenance (excl. VAT) R
Credit Providers – N1	=/>R15 billion (bn)	37 000	TBC
Credit Providers – N2	=/>R5bn, but <R15bn	35 000	TBC
Credit Providers – N3	=/>R1bn, but <R5bn	33 000	TBC
Credit Providers – N4	=/>R100m, but <R1bn	33 000	TBC
Credit Providers – N5*	=/>R5m, but <R100m	10 000	TBC
Credit Providers – N6	=/>R1m, but <R5m	TBC	TBC
Credit Providers – N7	=/>R500K, but <R1m	TBC	TBC
Credit Providers – N8	=/>R250K, but <R500K	TBC	TBC
Credit Providers – N9	Less than R250K	TBC	TBC
Data Providers – Large	(refer to SACRRA fees categories A and B)	37 000	TBC

Category	Total principal debt	Onboarding (excl. VAT) R	Maintenance (excl. VAT) R
Data Providers – Medium	(refer to SACRRA fees categories C and D)	25 000	TBC
Data Providers - Small	(refer to SACRRA fees categories E and F)	10 000	TBC

\*Category 5 are encouraged to join a SACRRA Affiliate-Led Group if the volume of records permit.