

October 2015

Dear Valued Client

DEBT COLLECTION FEES

As from 22 July 2014 National Real Estate is registered with the Council for Debt Collectors (0076281/14) and is charging debt collection fees as prescribed by the council. Kindly refer to Annexure B of the Debt Collecting Act attached to this letter.

<http://cfdc.org.za/expenses-and-fees/>

We would like to take this opportunity to explain our debt collecting procedures and collection fees charged on arrears accounts:

All levies, rental and water and electricity accounts must be paid by the agreement date. Should payment not be received on or before such date the client will be subjected to debt collection fees.

Kindly ensure that the correct reference number is used when making a payment, as it appears on your statement. In case of payment being made for multiple accounts, please use separate reference numbers for each account. This will ensure correct allocations and avoid unnecessary penalties and collection charges. Alternatively you can sign a debit order form.

We wish to refer to the collection commission prescribed in point 9 of Annexure B. These are only charged after payment is received and will show on your next statement for settlement.

It is calculated as follows:

- Payments made on arrear balances (10% of arrear amount paid + VAT), irrespective whether or not the current account is being paid on time.
- Payments made for the current account, but after due date (10% of amount paid + VAT)

Yours Truly

Management

Oktober 2015

Geagte Kliënt

SKULDINVORDERINGSFOOIE

Vanaf 22 Julie 2014 is National Real Estate geregistreer by die Raad vir Skuldinvorderaars (0076281/14) en hef ons invorderingsfooie soos voorgeskryf deur die raad. Verwys asb. na Aanhangsel B van die Skuldinvorderingswet, hierby aangeheg.
<http://cfdc.org.za/expenses-and-fees/>

Ons wil graag van die geleentheid gebruik maak om ons skuldinvorderingsprosedures en fooie aan u te verduidelik wat op agterstallige rekeninge gehef word:

Alle heffings, huurgeld en water en krag rekeninge moet teen die datum van ooreenkoms betaal wees. Indien betaling nie voor of op hierdie datum ontvang is nie sal die kliënt verantwoordelik wees vir skuldinvorderingsfooie.

Maak asb. seker dat u die regte verwysingsnommer gebruik wanneer u aan ons 'n betaling maak, soos wat dit op u rekening verskyn. In die geval waar betaling vir veelvuldige rekeninge gemaak word moet u asb. aparte verwysingsnommers gebruik vir elke rekening. Dit sal verseker dat u betaling akkuraat geallokeer word en u nie onnodige boetes en fooie gehef word nie. Alternatiewelik kan u 'n debietordervorm by ons teken.

Geliewe te let op die invorderingskommissie wat in punt 9 van Aanhangsel B voorgeskryf word. Hierdie fooie word eers gehef nadat betaling ontvang is en sal op u volgende rekening verskyn om vereffen te word.

Dit word as volg bereken:

- Betalings gemaak vir agterstallige skuld: (10% van die agterstallige bedrag betaal + BTW), ongeag of die huidige rekening op tyd betaal word of nie.
- Betalings vir die huidige maand wat eers na die ooreengekome datum betaal word: (10% van die betaling + BTW)

Die uwe

Bestuur