

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 engages 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"> Group Leaders will be invoiced for Individual members based on the average number of monthly records submitted in the preceding 6 months Where no data has been submitted or it is a new credit provider, the Individual members will be invoiced for the lowest category. 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. 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. No refund of annual membership fees will be entertained for any

Membership Category	Criteria	Membership Fees
		Individual Affiliate Group Member leaving one Affiliate Group and joining another or cease to trade. Refer to fee structure.
Hosting 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/Net Investment Income (e.g. for insurance/pension funds), irrespective of the number of records shared – see section 2 for fee structure.
Network Associate Member	A Network Associate Member is any industry association or interest group which is neither a data contributor, nor performs enquiries on the Hosting Member databases on its own behalf and represents any group or sector of interested industry participants, whether these participants are Members of SACRRA or not. Reasons for joining, could include: <ul style="list-style-type: none"> • foster a trusting and cooperative relationship with SACRRA with the intention of collectively improving the data ecosystem and address their respective member issues; and/or • collaborate with SACRRA on common or cross-cutting industry or legislative issues and/or other industry initiatives or strategic projects. 	An application fee. No annual fees applicable at this stage.

2. Consumer Membership Category Fees

Category	Turnover / Net Investment Income (for insurance/pension funds)	Annual Fee (excluding VAT) R
Affiliate Member	Not applicable	11 556
Hosting Member	Not applicable	497 745
Full Member – Category A	Greater than R1 billion (bn)	200 285
Full Member – Category B	Between R500m to R1bn	128 957
Full Member – Category C	between R50m and R500m	99 397
Full Member – Category D	between R10m and R50m	52 856
Full Member – Category E	between R3m and R10m	23 140
Full Member – Category F	less than R3m	7 652
Network Associate Member	Not applicable	10 000

Category	Number of Records	Annual Fee (excluding VAT) R
ALG members - 1	1 to 10K	961
ALG members - 2	10 001 to 25K	1 346
ALG Members - 3	25 001 to 50K	1 925

New applications:

- A once of application fee of **R884** excluding VAT.
- A pro-rata membership fee ONLY applies to Full Members and individual members of an ALG (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	<p>This means a credit provider that has been registered with the National Credit Regulator, is obligated to share payment profile information in terms of the provisions of the NCA and related Regulations but does not belong to the SACRRA and is not part of an Affiliate-Led Group.</p> <p>This includes a data provider who needs to submit data to receive payment profile information under Regulation 19(13) and includes any source of information as set out in Regulation 18(7)(b) – (c) and 18(7)(e) – (f).</p>	<p>A once off Assessment fee would apply.</p> <p>Annual fixed fee or prorated depending on time of being onboarded.</p>

4. Consumer Non-Membership Fees

An assessment fee of **R884** (excluding VAT) is due at the commencement of the process.

Refer to Schedule 1 of the Fee Guideline 001/2024 for more information or any subsequent Schedule being published by the NCR.