

	THE SACRRA MEMBERSHIP & NON-MEMBERSHIP OPTIONS AND FEES FOR 2026
	16 OCTOBER 2025

CONSUMER CREDIT AND RISK INFORMATION

1. Consumer Membership Options

Membership Category	Criteria	Membership Fees
Affiliate	<p>Any business or institution 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 Hosting and/or data contributing members in good standing.</p>	<p>An annual fixed annual fee for duration as stipulated in the Access Authorisation Form. One fee will apply irrespective the number of appointments/access authorisations.</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"> 1. Group Leaders will be invoiced for Individual members based on the average number of monthly records submitted in the preceding 6 months 2. Where no data has been submitted or it is a new credit provider, the Individual members will be invoiced for the lowest category. 3. 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. 4. 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. 5. No refund of annual membership fees will be entertained for any Individual Affiliate Group Member leaving one Affiliate Group and joining another or ceasing to trade.

Membership Category	Criteria	Membership Fees
		Refer to fee structure.
Hosting Member	<p>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.</p> <p><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></p>	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.	<p>Based on annual turnover/Net Investment Income (e.g. for insurance/pension funds), irrespective of the number of records shared</p> <p>Where an organisation has one or more subsidiaries which are separately CIPC registered legal entities, each such separately CIPC registered legal entity will be required to pay the fees individually as per the categorisation listed in the above table. This includes organisations that have their businesses structured in such a manner that the data submissions from their branches, divisions or brands are extracted and submitted by separate Data or IT departments or third-party service providers. Under no circumstance would the consolidation of fees be allowed for multiple entities under a holding company or companies.</p> <p>Only organisations who have divisions or brands within the organisation will be allowed one Group categorisation fee and share their various divisions or brand's files under separate Supplier Reference Numbers (SRNs).</p> <p>Refer to section 2 for fee structure.</p>
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.	Fixed annual fee.

Membership Category	Criteria	Membership Fees
	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. 	

2. Consumer Membership Category Fees

Category	Turnover / Net Investment Income (for insurance/pension funds)	Annual Fee (excluding VAT) R
Affiliate Member	Not applicable	12 480
Hosting Member	Not applicable	537 564
Full Member – Category A	Greater than R1 billion (bn)	216 307
Full Member – Category B	Between R500m to R1bn	139 274
Full Member – Category C	between R50m and R500m	107 349
Full Member – Category D	between R10m and R50m	57 085
Full Member – Category E	between R3m and R10m	24 991
Full Member – Category F	less than R3m	8 264
Network Associate Member	Not applicable	10 800

Category	With turnover less than R3m AND Number of Records	Annual Fee (excluding VAT) R
ALG members - 1	1 to 10K	1 038
ALG members - 2	10 001 to 25K	1 454
ALG Members - 3	25 001 to 50K	2 079

New applications:

- A once of application fee of **R955** 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:</p> <ul style="list-style-type: none"> • 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. • 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>A once off Assessment fee would apply. Annual fixed fee or prorated depending on time of being onboarded. Refer to item 2, Full Member or ALG Member above.</p>

4. Consumer Non-Membership Fees

An assessment fee of **R955** (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.

5. BusCRI Membership Options and Fees

It is anticipated that this fee structure will commence in 2027. As a guide the fees may be based on half the consumer fees for the same membership options for participating firms. This may exclude the Affiliate-led Group option until such time as a Group Leader agreed to develop for the submission of business data.