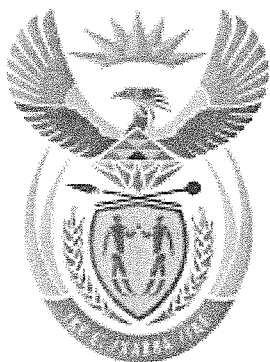


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higher education & training

Department:
Higher Education and Training
REPUBLIC OF SOUTH AFRICA

**N130(E)(N6)H
NOVEMBER EXAMINATION**

NATIONAL CERTIFICATE

COMMUNICATION N4
(First Paper)

(5140344)

6 November 2013 (X-Paper)
09:00–12:00

This question paper consists of 4 pages and 4 addenda.

DEPARTMENT OF HIGHER EDUCATION AND TRAINING
REPUBLIC OF SOUTH AFRICA
NATIONAL CERTIFICATE
COMMUNICATION N4
(First Paper)
TIME: 3 HOURS
MARKS: 100

INSTRUCTIONS AND INFORMATION

1. Answer ALL the questions.
 2. Read ALL the questions carefully.
 3. Number the answers according to the numbering system used in this question paper.
 4. Start each question on a NEW page.
 5. Read and interpret the question against the given background information.
 6. Write neatly and legibly.
-

QUESTION 1: SUMMARY

Read the article provided as ADDENDUM A. Write 13 important facts from it. Your sentences should NOT be longer than TWO lines. Provide your summary with a suitable heading. Write your heading in capital letters. Number your facts.

Layout	2
Content	13
Language	5

[20]**QUESTION 2: A LETTER OF ENQUIRY**

Write a letter to the head office of NCR in Pretoria. Ask for a list of debt counsellors in your area. Mention your province and town. Provide ALL the necessary details about yourself. Mention where you work and the three creditors that you owe. Give the reason why you ended up with such a huge debt and what you are going to do to avoid such a situation in future.

Layout	7
Content	15
Language	3

[25]**QUESTION 3: FAX**

NCR asks you to send them a fax in which you provide the telephone number, the name and the physical address of the person you owe the most. Show the fax that you sent to the secretary at the NCR offices. Use the fax form provided as ADDENDUM B.

Content	12
Language	2
Layout	1

[15]**QUESTION 4: TELEPHONE MESSAGE**

While you were on lunch, your colleague took a telephone message for you. In that message there is a name and a physical address of a debt counsellor in your area. You are asked to call that person before 16:00 to arrange for an appointment. Use the form provided as ADDENDUM C to show the message you received.

Content	12
Language	2
Layout	1

[15]

QUESTION 5: CURRICULUM VITAE

You intend working for the NCR as a secretary. You hold a Management Assistant diploma, and they asked you to send them your CV. You worked at two different places. You attended a high school. The testimonial will be from your high school principal and you have two people serving as your referees.

Write your CV. Besides your home language, you know three other languages. You have a driver's license.

Layout	3	
Content	18	
Language	4	[25]
TOTAL:		100

ADDENDUM A

As part of the National Credit Act, we saw the introduction of a debt-counselling process for South Africans who cannot meet their debt repayments. The idea of debt counselling is to help over-indebted people find their way out of debts so that they can take control of their financial lives again.

Debt counselling can be defined as the process whereby an over-indebted consumer applies to have his or her debt restructured so that he or she could pay household expenses and still be able to pay off some debt at the end of the month.

If you are battling with debt, it may be your way out of a tight spot without having your goods repossessed or getting blacklisted by a credit bureau. It's usually a time consuming process, but when it's over, you'll be free of debt and have a clean credit record.

However you should consider other ways of dealing with your debt before you enter the debt-counselling process. One option is to ask your creditors to change your repayment terms.

Debt counselling has some disadvantages that mean you should only really investigate it when you have no other options. Because it usually involves reducing your monthly payments on your debts, it will take longer for you to settle the amount you owe, and you will pay more interest as well. Ultimately, you could spend up to seven years servicing a short-term debt like a clothing account or a cash loan.

If you are lucky, you may have creditors who will reduce their interest rates to help you, but don't count on it. Debt counselling is not free, so you do lose money by entering the debt counselling process. It can cost up to a maximum of R6 000. Debt counsellors also receive a 5% monthly after-care fee, capped at R400.

Don't think of debt counselling as an easy way out – it is a tough process that demands commitment and sacrifice from you. You will have to show the court that you are serious about paying off the money you owe and making the lifestyle changes to achieve this goal. For example, you may need to downgrade your car or give up that DSTV subscription.

The second drawback is that while under debt counselling, you are unable to get more credit and you cannot make further use of your credit facilities. Creditors are then not allowed to take any legal action against you while you are under debt review. All debt-counselling applications end in court – this is to get a consent order for the new agreement. The consent order ensures that the creditors stick to the new repayment arrangement and do not take legal action against the consumer.

Despite much effort, creditors may not agree to the proposal made on behalf of the consumer – then an application will have to be made to a court to consider your financial circumstances and possibly force your creditors to accept less than they want. The Magistrate's court has jurisdiction/legal authority to hear the application for a debt rearrangement order, and your debt counsellor has to bring an application to get such an order as soon as is reasonably possible.

ADDENDUM A (Continued)

The court order is required even when all your creditors have agreed to the payment arrangement, as it means they cannot go back or back out of the reduced payment arrangement. Any account where legal action has commenced before a client applies for debt counselling cannot be included under debt review. Most clients wait too long before approaching a debt counsellor.

Before you go the route of debt counselling, speak to your creditors and warn them that you are battling to meet your obligations. If they are not willing to help, approach a debt counsellor. To ensure your counsellor is reputable, check that he/she is registered with the National Credit Regulator. If you are unsure whom to use, contact NCR to check for a debt counsellor in your area. Debt counselling should not become a lifestyle, but rather a platform used when you are going through a financial strain. As soon as you are able to get back on your feet and repay the original contractual instalment, and after the debt review has been cancelled by the debt counsellor, you should be able to apply for credit, hopefully a little wiser.

ADDENDUM B: FAX MESSAGE FORM

QUESTION 3:

To: _____
Company: _____
From: _____
Fax No.: _____
Date: _____
Subject: _____
No. of Pages: _____

ADDENDUM C: TELEPHONE MESSAGE FORM**QUESTION4**

To: _____
Date: _____
Time: _____
From: _____

Company/
Organisation: _____
Tel No.: _____

Please Call ☐ Will Call Again ☐ URGENT ☐

Message: _____

Taken by: _____