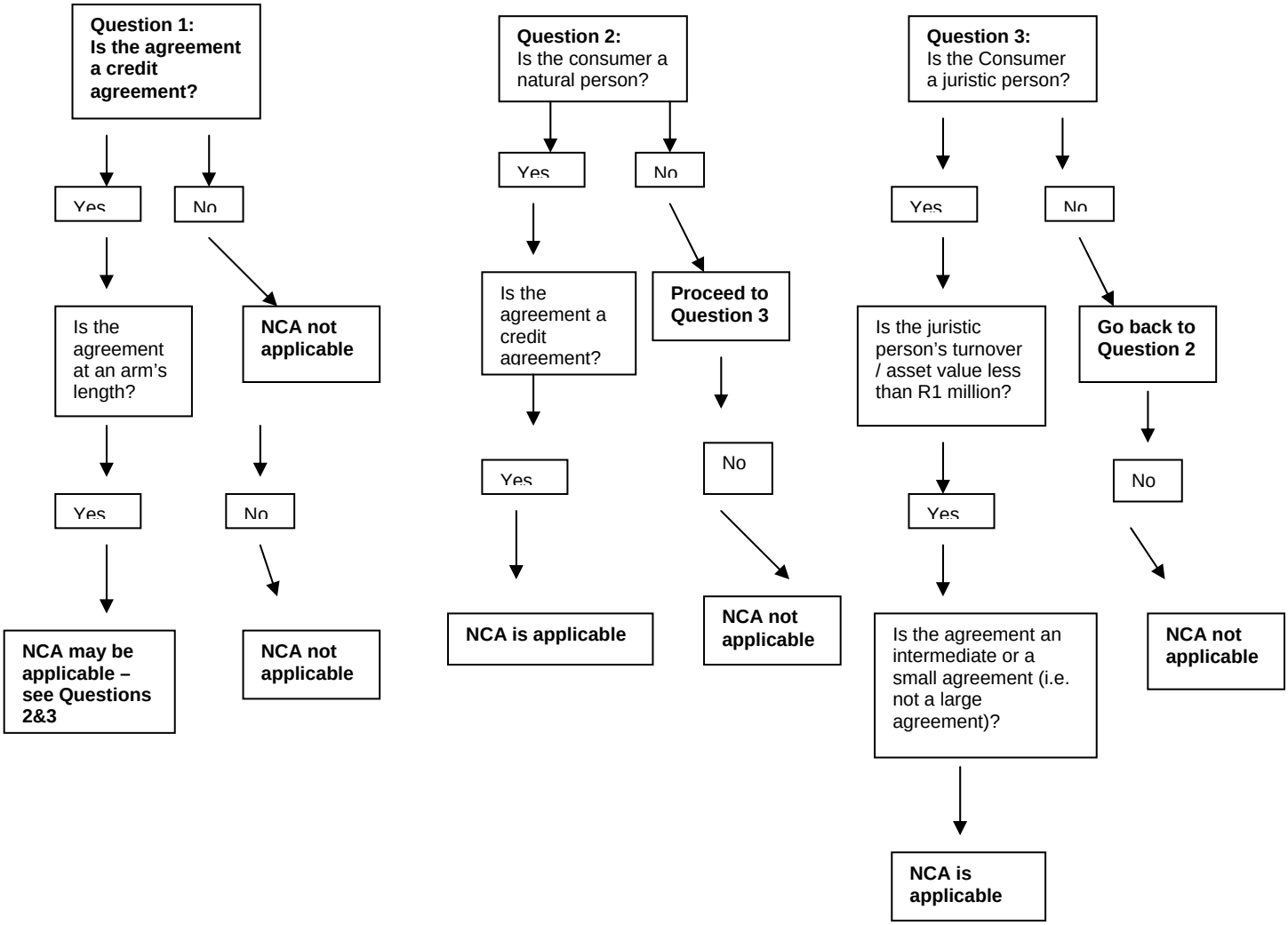
Question 1:
Is the agreement a credit agreement?
Yes
No
Is the agreement at an arm's length?
NCA not applicable
Yes
No
NCA may be applicable – see Questions 2&3
NCA not applicable
Question 2:
Is the consumer a natural person?
Yes
No
Is the agreement a credit agreement?
Proceed to Question 3
Yes
No
NCA is applicable
NCA not applicable
Question 3:
Is the Consumer a juristic person?
Yes
No
Is the juristic person's turnover / asset value less than R1 million?
Go back to Question 2
Yes
No
Is the agreement an intermediate or a small agreement (i.e. not a large agreement)?
NCA not applicable
NCA is applicable