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AIDS HELPLINE: 0800-0123-22 Prevention is the cure

CONTENTS • INHOUD*No.**Page
No. Gazette
No.***GOVERNMENT NOTICE****Trade and Industry, Department of***Government Notice*

1100	Usury Act (73/1968): Annual finance charge rates	3	26809
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GOVERNMENT NOTICE

DEPARTMENT OF TRADE AND INDUSTRY

No. 1100

17 September 2004

USURY ACT, 1968 (ACT NO 73 OF 1968)

In accordance with the directions of the Minister of Trade and Industry, the annual finance charge rates, determined in terms of the provisions of section 2(1), (2) and (3) of the Usury Act, 1968 (Act No 73 of 1968) are reviewed as contained in the Schedule.

REGISTRAR: USURY ACT

SCHEDULE

1. For the purpose of section 2(1) of the Usury Act, 1968 (Act No 73 of 1968) (hereinafter in this Notice referred to as the Act), the different percentages contemplated in that section shall be 20 per cent in respect of money lending transactions where the total amount of money does not exceed R10 000, and 17 per cent in respect of money lending transactions where the total amount of money exceeds R10 000.
2. For the purpose of section 2(2) of the Act, the different percentages contemplated in that section shall be 20 per cent in respect of credit transactions of money values of the principal debt not exceeding R10 000, and 17 per cent in respect of credit transactions of money values of the principal debt exceeding R10 000.
3. For the purpose of section 2(3) of the Act, the different percentages contemplated in that section shall be 20 per cent in respect of leasing transactions of money values of the principal debt not exceeding R10 000, and 17 per cent in respect of leasing transactions of money values of the principal debt exceeding R10 000.
4. Paragraphs 1, 2 and 3 of Notice No 110 of Government Gazette No 25968 published on 6 February 2004, are hereby repealed.
5. This notice shall come into operation on the date of publication.

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