

EXCEL BANK (EB)

Excel Bank offers various financial products to prospective clients. The bank conducts an affordability assessment before credit is granted. EB ensures that their clients receive information in an understandable language. They also allow clients to access and challenge their credit records.

2.5.1 Quote TWO consumer rights in terms of the National Credit Act (NCA), 2005 (Act 34 of 2005) from the scenario above. (2)

2.5.2 Discuss the impact of the National Credit Act on businesses. (6)

2.6 Explain overtime as one of the provisions of the Basic Conditions of Employment Act (BCEA), 1997 (Act 75 of 1997). (4)

2.7 Advise businesses on how they could apply the following forces of the Porter's Five Forces model to analyse their position in the market environment:

2.7.1 Power of buyers (4)

2.7.2 Threat/Barriers to new entrants to the market (4)

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WJ Hussar



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American Industries ,1906 **Resources in Education** ,2001 Commerce Business Daily ,1997-12-31 Geyer's Stationer ,1924 **System** ,1922 **The School Weekly** ,1906 *Restructuring of the Nuclear Regulatory Commission* United States. Congress. Senate. Committee on Governmental Affairs,1988 *The Northwestern Miller* ,1879 **Editor & Publisher** ,1916 The fourth estate **Collier's** ,1904 Congressional Record United States. Congress,1922 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 The Country Gentleman ,1903 **Law and Business** Lawrence S. Clark,Robert J. Aalberts,Peter D. Kinder,1994 This comprehensive business law text which features briefed cases combines traditional business law coverage with solid treatment of regulatory topics It meets both AACSB legal environment and CPA exam preparation requirements Rather than stress the mechanics of law Clark Aalberts Kinder conveys the complexity of the blend of factors that occurs when law is made and applied in resolving disputes An easy to read style spares the students the impenetrable prose of other business law texts Liberal use of flowcharts diagrams charts briefed cases and samples of legal instruments helps students learn Cases are followed by insightful commentaries of sometimes controversial topics and present and analyze the actual political economic social and ethical forces that caused the conflict A new co author Robert J Aalberts has been added for the fourth edition The revision has more chapter problems and 67 new cases The chapter on bailments which had been removed in the previous edition has been returned to Part V on property A unique new A Note to CPA Candidates at the end of every chapter provides invaluable insights and perspective on what the exam s emphasis and trends have been **Engineering News and American Contract Journal** ,1900 *Rural New Yorker* ,1901 **The Rural New-Yorker** ,1901 Congressional Record Index ,1999 Includes history of bills and resolutions **American Lumberman** ,1912 *Grain World* ,1920 **The Scottish Farmer** ,1928

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