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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)

Grade Business Studies Question Papers Memo

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Table of Contents Grade Business Studies Question Papers Memo

1. Understanding the eBook Grade Business Studies Question Papers Memo
 - The Rise of Digital Reading Grade Business Studies Question Papers Memo
 - Advantages of eBooks Over Traditional Books
2. Identifying Grade Business Studies Question Papers Memo
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Grade Business Studies Question Papers Memo
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grade Business Studies Question Papers Memo
 - Personalized Recommendations
 - Grade Business Studies Question Papers Memo User Reviews and Ratings

- Grade Business Studies Question Papers Memo and Bestseller Lists
- 5. Accessing Grade Business Studies Question Papers Memo Free and Paid eBooks
 - Grade Business Studies Question Papers Memo Public Domain eBooks
 - Grade Business Studies Question Papers Memo eBook Subscription Services
 - Grade Business Studies Question Papers Memo Budget-Friendly Options
- 6. Navigating Grade Business Studies Question Papers Memo eBook Formats
 - ePub, PDF, MOBI, and More
 - Grade Business Studies Question Papers Memo Compatibility with Devices
 - Grade Business Studies Question Papers Memo Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grade Business Studies Question Papers Memo
 - Highlighting and Note-Taking Grade Business Studies Question Papers Memo
 - Interactive Elements Grade Business Studies Question Papers Memo
- 8. Staying Engaged with Grade Business Studies Question Papers Memo
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grade Business Studies Question Papers Memo
- 9. Balancing eBooks and Physical Books Grade Business Studies Question Papers Memo
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grade Business Studies Question Papers Memo
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Grade Business Studies Question Papers Memo
 - Setting Reading Goals Grade Business Studies Question Papers Memo
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Grade Business Studies Question Papers Memo
 - Fact-Checking eBook Content of Grade Business Studies Question Papers Memo
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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