# 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)
- Explain overtime as one of the provisions of the Basic Conditions of Employment Act (BCEA), 1997 (Act 75 of 1997).
- 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)
    [40]

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**KJ Lindholm-Leary** 

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### **Table of Contents Grade12014 Business Paper November**

- 1. Understanding the eBook Grade12014 Business Paper November
  - The Rise of Digital Reading Grade12014 Business Paper November
  - Advantages of eBooks Over Traditional Books
- 2. Identifying Grade12014 Business Paper November
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - o Features to Look for in an Grade12014 Business Paper November
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from Grade12014 Business Paper November
  - Personalized Recommendations
  - Grade12014 Business Paper November User Reviews and Ratings
  - Grade12014 Business Paper November and Bestseller Lists

- 5. Accessing Grade12014 Business Paper November Free and Paid eBooks
  - Grade12014 Business Paper November Public Domain eBooks
  - Grade12014 Business Paper November eBook Subscription Services
  - Grade12014 Business Paper November Budget-Friendly Options
- 6. Navigating Grade12014 Business Paper November eBook Formats
  - o ePub, PDF, MOBI, and More
  - Grade12014 Business Paper November Compatibility with Devices
  - Grade12014 Business Paper November Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Grade12014 Business Paper November
  - Highlighting and Note-Taking Grade12014 Business Paper November
  - Interactive Elements Grade12014 Business Paper November
- 8. Staying Engaged with Grade12014 Business Paper November
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Grade12014 Business Paper November
- 9. Balancing eBooks and Physical Books Grade12014 Business Paper November
  - Benefits of a Digital Library
  - $\circ\,$  Creating a Diverse Reading Collection Grade 12014 Business Paper November
- 10. Overcoming Reading Challenges
  - o Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Grade12014 Business Paper November
  - Setting Reading Goals Grade12014 Business Paper November
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Grade12014 Business Paper November
  - Fact-Checking eBook Content of Grade12014 Business Paper November
  - 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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