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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)

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R Sandford



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Table of Contents Grade1question Paper June 2013 Business

1. Understanding the eBook Grade1question Paper June 2013 Business
 - The Rise of Digital Reading Grade1question Paper June 2013 Business
 - Advantages of eBooks Over Traditional Books
2. Identifying Grade1question Paper June 2013 Business
 - 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 Grade1question Paper June 2013 Business
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grade1question Paper June 2013 Business
 - Personalized Recommendations
 - Grade1question Paper June 2013 Business User Reviews and Ratings
 - Grade1question Paper June 2013 Business and Bestseller Lists
5. Accessing Grade1question Paper June 2013 Business Free and Paid eBooks
 - Grade1question Paper June 2013 Business Public Domain eBooks
 - Grade1question Paper June 2013 Business eBook Subscription Services
 - Grade1question Paper June 2013 Business Budget-Friendly Options

6. Navigating Grade1question Paper June 2013 Business eBook Formats
 - ePub, PDF, MOBI, and More
 - Grade1question Paper June 2013 Business Compatibility with Devices
 - Grade1question Paper June 2013 Business Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grade1question Paper June 2013 Business
 - Highlighting and Note-Taking Grade1question Paper June 2013 Business
 - Interactive Elements Grade1question Paper June 2013 Business
8. Staying Engaged with Grade1question Paper June 2013 Business
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grade1question Paper June 2013 Business
9. Balancing eBooks and Physical Books Grade1question Paper June 2013 Business
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grade1question Paper June 2013 Business
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Grade1question Paper June 2013 Business
 - Setting Reading Goals Grade1question Paper June 2013 Business
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Grade1question Paper June 2013 Business
 - Fact-Checking eBook Content of Grade1question Paper June 2013 Business
 - 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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