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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)
- 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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**D** Kirk

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Wininger, Antony D. Norman, Bruce W. Tuckman, 2025-01-07 Educational Psychology distills the latest research into actionable steps to help students build a solid evidence based teaching plan as they prepare to go into the classroom This text takes a meta cognitive approach asking students to think about their dual role as both teachers and learners so they can understand not just what to do in the classroom but the why behind it Motivation is at the heart of Educational Psychology The authors address the challenges of fostering motivation by offering a practical framework for teachers This text helps teachers enhance student motivation and links it to other key themes and concepts discussed in the book Rather than taking an encyclopedic approach the authors group chapters by topic to help readers remember concepts and connect best practices to big ideas in educational psychology The text blends scholarship with application by using vignettes examples case studies and practical teaching strategies so students be both methodical and creative in their future classrooms

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