# 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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**Jonathan Baron** 

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presents the multiple facets of English as a Medium of Instruction EMI in higher education across various academic disciplines an area that is expected to grow constantly in response to the competitive global higher education market The studies presented were conducted in various EMI classrooms with data collected from observing and documenting the teaching activities and from interviewing or surveying EMI participants Through data analysis and synthesis cases across disciplines from engineering science technology business social science medical science design and arts to tourism and leisure service sectors are used to illustrate the various EMI curriculum designs and classroom practices Although the cases described are limited to Taiwanese institutions the book bridges the gap between planning and executing EMI programs across academic domains for policy makers administrators content teachers and teacher trainers throughout Asia The Street Railway Journal ,1913 You CAN Teach Med-Surg Nursing! Mary A. Miller, Mary Miller, RN, MSN, CCRN, Deborah Wirwicz, BSN, MSN. Ed, Deborah C. Wirwicz, 2014-07-29 Print Course Smart College Reading and Study Skills Kathleen T. McWhorter, 1983 Business Ethics, Regulation and Law Richard Schwindt, 1995 Thinking and Deciding Jonathan Baron, 2006-10-22 Beginning with its first edition and through subsequent editions Thinking and Deciding has established itself as the required text and important reference work for students and scholars of human cognition and rationality In this fourth edition first published in 2007 Jonathan Baron retains the comprehensive attention to the key questions addressed in the previous editions how should we think What if anything keeps us from thinking that way How can we improve our thinking and decision making and his expanded treatment of topics such as risk utilitarianism Baye s theorem and moral thinking With the student in mind the fourth edition emphasises the development of an understanding of the fundamental concepts in judgement and decision making This book is essential reading for students and scholars in judgement and decision making and related fields including psychology economics law medicine and business Cornell *University Courses of Study* Cornell University,2007 The Advisor, Teacher-course Evaluation University of Illinois at Urbana-Champaign. Student Senate, 1970

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