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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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Table of Contents Grade 120business Question Paper

1. Understanding the eBook Grade 120business Question Paper
 - The Rise of Digital Reading Grade 120business Question Paper
 - Advantages of eBooks Over Traditional Books
2. Identifying Grade 120business Question Paper
 - 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 120business Question Paper
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grade 120business Question Paper
 - Personalized Recommendations
 - Grade 120business Question Paper User Reviews and Ratings

-
- Grade 120business Question Paper and Bestseller Lists
5. Accessing Grade 120business Question Paper Free and Paid eBooks
 - Grade 120business Question Paper Public Domain eBooks
 - Grade 120business Question Paper eBook Subscription Services
 - Grade 120business Question Paper Budget-Friendly Options
 6. Navigating Grade 120business Question Paper eBook Formats
 - ePub, PDF, MOBI, and More
 - Grade 120business Question Paper Compatibility with Devices
 - Grade 120business Question Paper Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grade 120business Question Paper
 - Highlighting and Note-Taking Grade 120business Question Paper
 - Interactive Elements Grade 120business Question Paper
 8. Staying Engaged with Grade 120business Question Paper
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grade 120business Question Paper
 9. Balancing eBooks and Physical Books Grade 120business Question Paper
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grade 120business Question Paper
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Grade 120business Question Paper
 - Setting Reading Goals Grade 120business Question Paper
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Grade 120business Question Paper
 - Fact-Checking eBook Content of Grade 120business Question Paper
 - 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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