

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)

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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Assessing Academic Literacy in a Multilingual Society Albert Weideman, John Read, Theo du Plessis, 2020-11-02 South African universities face major challenges in meeting the needs of their students in the area of academic language and literacy. The dominant medium of instruction in the universities is English and to a much lesser extent Afrikaans but only a minority of the national population are native speakers of these languages. Nine other languages can be media of instruction in schools which makes the transition to tertiary education difficult enough in itself for students from these schools. The focus of this book is on procedures for assessing the academic language and literacy levels and needs of students not in order to exclude students from higher education but rather to identify those who would benefit from further development of their ability in order to undertake their degree studies successfully. The volume also aims to bring the innovative solutions designed by South African educators to a wider international audience. **The Church Times**, 1904 **The New Statesman and Nation**, 1944 **New Statesman and Nation**, 1943

Whispering the Secrets of Language: An Psychological Quest through **Matric 2014 Business Study Common Paper First Term**

In a digitally-driven world where monitors reign supreme and instant connection drowns out the subtleties of language, the profound secrets and psychological subtleties concealed within words often get unheard. However, nestled within the pages of **Matric 2014 Business Study Common Paper First Term** a captivating literary prize pulsating with fresh feelings, lies an exceptional quest waiting to be undertaken. Composed by a skilled wordsmith, that wonderful opus attracts readers on an introspective trip, lightly unraveling the veiled truths and profound affect resonating within the very fabric of each and every word. Within the psychological depths of this poignant review, we will embark upon a sincere exploration of the book is primary styles, dissect its charming publishing type, and succumb to the effective resonance it evokes serious within the recesses of readers hearts.

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