CONSUMER CREDIT LAW

CCL

LEVEL 5

Referrals and Representing CCL

CCL Brand Ambassador Study Guide

The referral system and how commission works, the ethics and compliance rules that must never be broken, and what it means to represent CCL properly. The final level.

The final level

You have learned who CCL is, how debt review and credit reports work, how repossession climbs its ladder, and where the law goes on the attack for a consumer. This last level is about what you do with all of it.

Level 5 covers the referral system and how you actually earn, and the ethics that protect both the people you help and the CCL name. Pass this level and you qualify as a certified CCL brand ambassador and receive your own referral code.

What you will learn

- How the referral code works and why every referral must carry it.
- The commission model, matter by matter, and exactly when you get paid.
- How to complete the referral form properly, field by field.
- How to match a person's situation to the right matter type.
- What happens after you refer someone, so you can set honest expectations.
- The ethics and compliance rules that must never be broken, and why.
- What is expected of a lead ambassador.

THE PRINCIPLE BEHIND THIS WHOLE LEVEL

You are paid for connecting people who **genuinely need help** to a consultancy that can actually help them. That is an honourable way to earn. The moment referrals become about the money rather than the person, the whole thing breaks, for you, for the client, and for CCL.

You need 85 percent to pass the Level 5 test.

PART 1 · EARNING

1 Your code, and what it means

There is no sign-up form to fill in and no joining fee. You become a certified CCL brand ambassador by completing the training, and your referral code is the proof.

How you get it

1. **Work through all five levels.** Download each study guide, learn it, pass its test.
2. **Pass Level 5.** This one. It is the final requirement.
3. **Send your Level 5 certificate to CCL.** You will be issued with your own unique referral code.
4. **Start referring.** Every referral you send carries that code.

What the code does

It ties every referral back to you. Without it, a client arrives at CCL and nobody knows who sent them, which means nobody can be paid. The code is not decoration. It is the entire link between the work you do in your community and the money that reaches you.

PROTECT YOUR CODE

Your code is yours. Do not share it with people who have not done the training, and do not let someone else submit referrals under your name. If referrals come in under your code that you did not make, tell CCL immediately.

WHY TRAINING COMES FIRST

CCL does not hand codes to untrained people. A person representing this brand in a community is speaking to frightened, vulnerable people about their home and their car. That is why you learn the material and the rules **before** you earn anything from it.

PART 1 · EARNING

2 How the commission works

It works the same way every single time, whatever the matter. Learn this sequence and you will never be confused about what you are owed.

1. **Find a client.** Someone in your community who genuinely needs help with debt, a car, a home, a credit record, or anything similar.
2. **Send us their details.** Complete the referral form, using your code.
3. **We open a file.** CCL contacts the client and opens the matter.
4. **You get paid.** Your referral reward for that matter type is paid.

What each referral is worth

Matter type	Your referral reward
Home (bond, house, sale in execution)	**R1,999**
Vehicle (car repossession)	**R999**
Credit record (credit report matter)	**R499**
General inquiry (anything else)	**R399**

When the reward is paid

Once CCL **opens a file** for the client you referred. Not when you submit the form, and not when you first speak to the person. That is the trigger, and it is the same for every matter type.

WHAT THE REWARD IS NOT TIED TO

Your reward is **not** tied to whether the client wins their case. CCL never guarantees outcomes, and neither your pay nor your promises may ever depend on one. Never tell a client that you only get paid if they win, and never suggest a result to make a referral happen.

WHAT YOU SAY ABOUT YOUR OWN ROLE

" I work with Consumer Credit Law and I connect people who need help to their team."

" I do get a referral fee if they take on your matter, and I would rather tell you that honestly."

" It costs you nothing to have your situation checked."

3 The referral form, field by field

The form is short on purpose. But every field is there for a reason, and a sloppy referral costs you money because CCL cannot reach the client.

Field	Why it matters
Your full name	So CCL knows who made the referral.
Your referral code	The link that gets you paid. Without it, the referral is not tied to you.
Client name and surname	So the consultant knows who they are calling.
Client phone or WhatsApp number	The single most important field. A wrong number means no contact and no file.
Client email	Optional, but useful for sending documents.
Type of matter	Home, vehicle, credit record or general inquiry. It routes the matter and sets your reward.
What is happening	Optional but valuable. One or two sentences helps the consultant prepare.

Get consent first

Before you submit anyone's details, tell them plainly that you are sending their information to Consumer Credit Law so a consultant can contact them, and make sure they are happy with that. Their details stay with CCL, and CCL does not sell data. You can say that with confidence.

A good "what is happening" line

- Good: "Bank sent a Section 129 letter on her car about three weeks ago, she has not replied."
- Good: "Auction notice for the house, date is next month."
- Weak: "Needs help with debt."

DO NOT INVENT DETAIL

Write only what the person actually told you. Do not fill in gaps with what you think is happening, and never guess a stage or diagnose the matter. If you do not know, leave it out, or write that they are not sure.

4 Matching the matter type

Choosing the right matter type routes the person to the right consultant. It is usually obvious, but a few situations catch people out.

What the person tells you	Matter type
"The sheriff is going to sell my house."	Home
"I got a letter about my bond."	Home
"They want to take my car."	Vehicle
"They already took my car last week."	Vehicle, and urgent
"I am blacklisted and cannot get credit."	Credit record
"I was declined for a loan and do not know why."	Credit record
"I am stuck in debt review."	General inquiry, unless a house or car is directly at risk
"I am drowning in debt but nothing legal yet."	General inquiry
"My company is being liquidated."	General inquiry, and flag it as urgent in the notes

When a person has more than one problem

Many people have several at once, for example a car under threat and a bad credit record. Choose the matter that is **most urgent and most serious**, which is usually the one where something can be taken away, and mention the rest in the notes.

NEVER CHOOSE BY REWARD

Do not select "home" because it pays more when the real issue is a credit record. It is dishonest, it wastes the consultant's time, it delays the person who needs help, and it will be obvious immediately. Choose what is actually true.

SCENARIO

The one who is not sure what she needs

A woman tells you she is behind on several accounts, worries she is blacklisted, and has had calls she does not understand. Nothing legal has arrived.

What you do: general inquiry. Note that she is behind on several accounts and unsure about her credit record. Mention the free Credit Law Scorecard so she can start straight away. Do not try to work out whether she is over-indebted.

Illustrative only.

5 What happens after you refer

Knowing this lets you set honest expectations instead of vague promises, which is exactly what a frightened person needs.

1. **The overview check.** A short set of questions, free, which tells CCL which stage the person is on.
2. **The full picture.** CCL pulls the person's credit position across all four South African bureaus and reads whatever paperwork they have.
3. **The honest answer.** A consultant tells them what is actually available and what is not. Sometimes the answer is that they do not need CCL at all.
4. **CCL acts.** Letters, disputes, applications and negotiation. Where court is required, independent affiliate attorneys take it forward.

Follow up with your client

After you refer someone, check in with them. Did CCL reach them? Did they understand what was explained? A follow-up call is good for the person, it is good for your reputation in the community, and it is how you learn which conversations actually turn into help.

If CCL turns the matter away

Sometimes a consultant will tell a person honestly that there is nothing worth running, or that a debt counsellor or ombud is a better fit. That is CCL doing its job properly, not a failure on your part. Never argue with that outcome or promise the person a second opinion that gets them what they want to hear.

WHAT YOU SAY ABOUT WHAT COMES NEXT

- " Someone from CCL will contact you. The first check is free and tells you where you stand."
- " They look at your full credit position and your paperwork before they say anything."
- " They will tell you honestly what is possible, and if there is nothing worth doing, they will tell you that too."

6 The rules that must never be broken

These are not office politeness rules. They protect vulnerable people from false hope, and they protect CCL's right to operate. Breaking them can end your position as an ambassador.

Rule 1. Never promise or guarantee a result.

No consultancy can guarantee what a court will do. Anyone who guarantees it is selling something. Say instead: "We never guarantee an outcome, but the specialists will look at your case and fight for the best result."

Rule 2. Never call CCL a law firm, and never call yourself or CCL a lawyer, attorney or advocate.

CCL is a **consultancy**. Where a matter goes to court, it is handled by **independent affiliate attorneys**. This is not word games, it is a legal distinction and it matters.

Rule 3. Never give legal advice yourself.

By now you know a great deal. That makes this rule harder and more important, not less. Explain how things generally work, then hand over.

Rule 4. Never pressure anyone.

The people you meet are frightened and sometimes desperate. Never use fear to push someone into a referral, and never over-promise to comfort them. Both are forms of dishonesty.

Rule 5. Only refer people who genuinely need help.

Referring someone who does not need CCL wastes their time, wastes a consultant's time, and damages your credibility.

Rule 6. Respect people's information.

Get consent before submitting details. Their details stay with CCL, and CCL does not sell data. Do not keep lists of people's private situations on your phone, and do not discuss a person's debt with their neighbours.

Safe words, and words to avoid

Say this	Never say this
consultancy, specialists, consultants	law firm, practice
we help, we assess, we prepare	lawyer, attorney, advocate, for CCL or yourself
independent affiliate attorneys, for court work	we guarantee, you will win, 100 percent
we cannot guarantee an outcome	any promise of a specific result

PART 3 · ETHICS

7 The difficult moments

These are the moments where good ambassadors get it wrong, usually out of kindness rather than bad intent. Rehearse them now so you handle them well later.

MOMENT ONE

"Just tell me, will I keep my house?"

She is crying. Everything in you wants to say yes.

What you say: "I cannot promise you that, and I would not want to lie to you. What I can tell you is that there is a proper process and there may well be something that can be done. The sooner someone looks at your papers, the more options there are." Kind, honest, no promise.

MOMENT TWO

"You clearly know this stuff. What should I do?"

He is asking you directly, and you do know quite a lot now.

What you say: "I can tell you how it generally works, but I am not the person to tell you what to do about your own case. The specialists read your actual paperwork first. Let me get you to them."

MOMENT THREE

"Are you a lawyer?"

Sometimes asked with suspicion, sometimes with hope.

What you say: "No. I help spread the word about Consumer Credit Law. CCL is a consultancy, and where a matter goes to court it is handled by independent affiliate attorneys."

MOMENT FOUR

A friend asks you to refer them just so you can earn

They do not really have a credit problem. They are trying to do you a favour.

What you say: thank them, and say no. Explain that referrals are for people who actually need help, and that a false referral would cost you your standing. Then ask them to send you anyone who genuinely is struggling.

THE TEST FOR ANY DIFFICULT MOMENT

Ask yourself: **would I be comfortable if a CCL consultant heard exactly what I just said?** If yes, carry on. If not, stop and correct it.

8 Becoming a lead ambassador

Passing Level 5 makes you a CCL Lead Ambassador. That title carries expectations, not just a certificate.

What is expected

- **Set the example.** Newer ambassadors will copy how you speak to people. Speak the way you would want them to.
- **Hold the golden rules without exception,** especially when it costs you a referral.
- **Help newer ambassadors.** Answer their questions, correct them kindly, and point them back to the study guides.
- **Know your limits, out loud.** The strongest thing you can say is "I do not know, let me get you to someone who does."
- **Represent the community as well as the brand.** You live there. Your reputation is the real asset.

The quiet standard

CCL will turn work away when the spend will not help someone. Ten consultants work to one standard, and every file is reviewed before advice leaves the office. That is the standard you are joining. Your version of it is simple: never say something to get a referral that you would not want repeated back to you in front of a consultant.

THE SCRIPT, ONE LAST TIME

" Hi, I am with Consumer Credit Law. If the bank is chasing you, taking your car, or selling your home over debt, we are a consultancy that helps people fight back."

" There is a free check that tells you where you stand. It costs nothing."

" Go to creditlaws.co.za and tap Get Help Now, or I can take your details and have a consultant contact you."

+ Practice questions

Cover the answers and test yourself.

1. When do you receive your referral code?

After completing all five levels and qualifying as a certified ambassador. There is no separate sign-up and no joining fee.

2. Give the commission sequence in order.

Find a client who needs help, send their details on the referral form using your code, CCL opens a file, you get paid.

3. What are the four referral rewards?

Home R1,999, vehicle R999, credit record R499, general inquiry R399.

4. When exactly is the reward paid?

Once CCL opens a file for the client you referred. Not on submission, and never dependent on the client winning.

5. Which single field on the form matters most, and why?

The client's phone or WhatsApp number. A wrong number means no contact, no file, and no payment.

6. A person has both a bad credit record and a car about to be repossessed. Which matter type?

Vehicle, because it is the most urgent and something can be taken away. Mention the credit record in the notes.

7. Someone asks you to promise their house will be saved.

Never promise. Say you cannot promise that, but there is a proper process and the sooner someone looks at the papers the more options there are.

8. What must you do before submitting someone's details?

Tell them plainly that you are sending their information to CCL so a consultant can contact them, and make sure they agree.

9. A consultant tells your client there is nothing worth running. What do you do?

Accept it. That is CCL being honest, which is exactly why people trust it. Do not argue or promise a better answer elsewhere.

10. What is the test to apply in any difficult moment?

Would I be comfortable if a CCL consultant heard exactly what I just said?

★ Level 5 recap

Your code

Earned by completing all five levels. It ties every referral to you. Protect it and do not share it.

The commission model

Find a client, send their details on the referral form using your code, CCL opens a file, you get paid. Home R1,999, vehicle R999, credit record R499, general inquiry R399. Paid on file opening, never tied to the outcome of a case.

The referral form

Your name and code, the client's name, surname, number, email, matter type, and a short line on what is happening. Get consent first. Never invent detail. Never choose a matter type by what it pays.

After you refer

Overview check, full picture across all four bureaus, an honest answer, then CCL acts. Follow up with your client. If CCL turns the matter away, that is honesty, not failure.

The rules that must never be broken

Never promise a result. Never call CCL a law firm, or yourself a lawyer. Never give legal advice. Never pressure anyone. Only refer people who genuinely need help. Respect people's information.

FINISH THE PROGRAMME

Pass the Level 5 test at **85 percent**, download your certificate, and send it to CCL to be issued with your referral code. Then go and do the work properly.