

01 July 2026

ROWAN GARY BREEDS
193A Van Riebeeck Avenue
Lyttelton Manor
Centurion
157

Registration Number: NCRDC2423

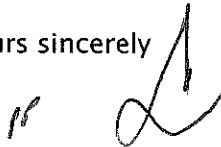
Dear ROWAN GARY BREEDS

RE: RENEWAL CERTIFICATE

We hereby wish to confirm that the National Credit Regulator has received your annual renewal fees. We enclose herewith one (1) renewal certificate and one (1) window decal.

Should you require any additional information or have any queries regarding the above, kindly contact Desiree Ndaba at our office number 011 554 2614, Email: Dndaba@ncr.org.za.

Yours sincerely



Zolile Mngqundaniso
Manager: Registrations Department



National Credit Regulator

Advocating For Inclusive Credit

DEBT COUNSELLOR CERTIFICATE

THIS IS TO CERTIFY THAT:

ROWAN GARY BREEDS

(Identity number)

NCRDC2423

(National Credit Regulator registration number)

Debt Solutions 4 U - Centurion, Lyttelton Manor

(Name of branch)

HAS BEEN REGISTERED AS A

DEBT COUNSELLOR

IN TERMS OF SECTION 44

OF THE NATIONAL CREDIT ACT 34 OF 2005



Duly authorised representative of the National Credit Regulator

Date issued

01 August 2026

Expiry date

31 July 2027

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