

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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Table of Contents Business Prelim Exam Question Paper

1. Understanding the eBook Business Prelim Exam Question Paper
 - The Rise of Digital Reading Business Prelim Exam Question Paper
 - Advantages of eBooks Over Traditional Books
2. Identifying Business Prelim Exam 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 Business Prelim Exam Question Paper
 - User-Friendly Interface
4. Exploring eBook Recommendations from Business Prelim Exam Question Paper

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

- Fact-Checking eBook Content of Business Prelim Exam 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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