

12 FEBRUARY 2026

SECOND CALL FOR PUBLIC INPUT IN CONSUMER CREDIT BILL (CCB)

The Namibia Financial Institutions Supervisory Authority (NAMFISA) is mandated, in terms of the NAMFISA Act, 2001 (Act No. 3 of 2001), to supervise financial institutions and financial services, and to advise the Minister of Finance on matters relating to such institutions and services.

NAMFISA hereby issues a second call for public input on the latest draft of the Consumer Credit Bill (CCB).

The Bill seeks to regulate consumer credit transactions, promote fairness and transparency, and advance responsible lending practices within the Namibian credit market. It consolidates legislation governing credit agreements and applies to individuals and entities that borrow money, acquire goods or services on credit, or act as guarantors. It further requires all credit providers, credit bureaus, and debt collectors to register and comply with prescribed market conduct standards. The overarching aim of the Bill is to enhance consumer protection and strengthen responsible credit practices across the Namibian credit market.

Background

NAMFISA, in collaboration with the Ministry of Finance, the Bank of Namibia and the Ministry of Industries, Mines and Energy, has conducted a comprehensive review of the submissions received during the nationwide public consultation on the CCB held in 2023/2024. This process resulted in substantive amendments to several provisions of the Bill.

This notice therefore serves to provide the public and all stakeholders with an opportunity to submit any additional comments, concerns, or input relating to the *new or amended provisions* contained in the revised draft published in November 2025. Stakeholders and members of the public are invited to submit their input directly to ccbcomments@namfisa.com.na, using the prescribed Comments Template, on or before **13 March 2026**.

Access to Documents

The revised draft of the CCB, the old “Summary of Comments” document and “CCB Comments Template” are available on the NAMFISA website at www.namfisa.com.na or via the QR codes provided below:



*Figure 1 - Consumer Credit Bill (CCB) Draft
Oct 2025*



*Figure 2 - Consumer Credit Bill (CCB)
Summary of Comments Oct 2025*



*Figure 3 - Consumer Credit Bill
(CCB) Comments Template*

Acknowledgement

NAMFISA extends its sincere appreciation to all stakeholders and members of the public who participated in the previous consultation processes. Your submissions and constructive engagement have been instrumental in refining the Consumer Credit Bill. We encourage all stakeholders to participate in this second call to ensure that the final legislative framework is comprehensive, thoroughly vetted, and responsive to the needs of the Namibian consumer credit market.

As the Bill progresses through the remaining legislative stages, NAMFISA remains committed to a transparent, inclusive, and participatory approach.

For further information, kindly contact Ms. Christofina Shindume at tel.: +264 (61) 290 5266 or via email at cshindume@namfisa.com.na.

p.p. 
Kenneth S. Matomola

CHIEF EXECUTIVE OFFICER