



Sinking into debt? Act now!



THE BANKING
ASSOCIATION
SOUTH AFRICA

NCR
National Credit Regulator



1 Only just managing your debt repayments?

Now's the time to bank on your bank. The sooner you turn to them for helpful advice, the better off you'll be. They will explore solutions to assist you, so that you can afford to keep all your payments up to date. Talking to your bank is an important step to keeping your credit record clean.

2 Already behind on your payments?

If you are already missing payments, act immediately to restore your credit record and avoid legal action. Your bank will consider your situation and will recommend solutions to bring your repayments up to date in accordance with the National Credit Act.

Call 086 111 6362 or SMS your bank's name to 32422 for your bank's contact details. Alternatively visit www.ncr.org.za/finhelp or finhelp.mobi

Calls are charged at normal rates and SMSs charged at R1-00.

3 In debt counselling and making payments through a payment distribution agent?

Make sure you are protected!

When last did you visit your debt counsellor?

It's time for a check-up. Make sure that you have a debt repayment plan that will enable you to settle your debts within a reasonable period so that you can recover your credit worthiness. Remember, you should continue to make your monthly debt review payments through your payment distribution agent or you will run the risk of facing termination of the debt counselling process and of legal action being taken against you.

Contact your Debt Counsellor or visit www.ncr.org.za/finhelp or finhelp.mobi for your Debt Counsellor's details.

In debt counselling and you are NOT paying?

Not paying will cost you for life and will result in termination of your debt counselling arrangement. You will lose the protection of the National Credit Regulator and the National Credit Act. You will face legal action. You will lose your house, your car and every asset you value.

Contact your Debt Counsellor immediately or visit www.ncr.org.za/finhelp or finhelp.mobi