



Get help with your debt related problems

Does this sound
like you?



Stress



Anxiety



Depression



High blood
pressure



Lack of sleep



Low self-esteem



We can help you get your finances back on track!

Get a **FREE** FINANCIAL HEALTH ASSESSMENT:

- Get a clear understanding of our finances and gain insights into your income and spending patterns.
- Receive personalised advice on managing and reducing debt.
- Financial Planning: Develop a roadmap for achieving your financial goals.
- Improved Credit Score: Learn strategies to improve your credit score.

Just scan this data-free link...



Financial Wellness Products:



**FREE Financial
Health Assessment**



**Credit
Report Fix**



**Garnishee
Removals**



**Debt Review
Withdrawal**



Debt Review



**Consolidation
Loans**



**Voluntary Debt
Re-arrangement**



**Voluntary
Surrender of
Estate**



**Credit
Builder Tool**

...to learn more about these offerings



CREDITGATEWAY
FINANCIAL SERVICES

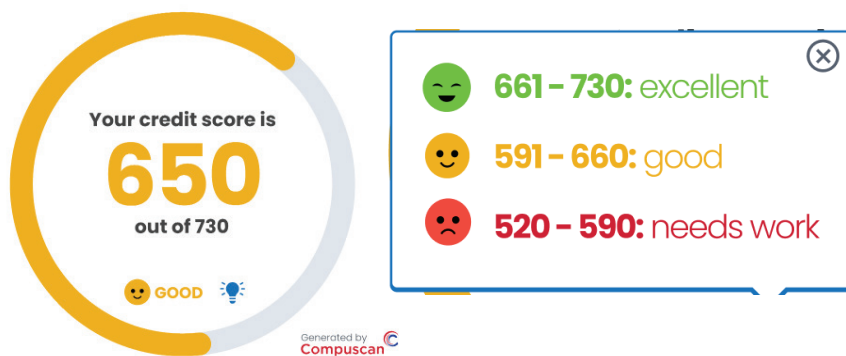
Credit Report Fix

Empowering You with a Clean Credit History



Your credit score and credit rating are crucial factors that determine your financial opportunities and access to credit.

We understand the significance of a positive credit profile, which is why we have partnered with top class service providers to offer multiple specialised products designed to assist in removing negative listings and adverse information from your credit report.



Introducing Credit Report Fix:

The Credit Report Fix product consist of multiple different financial rehabilitation products that provide you with comprehensive support in identifying and eliminating negative listings that may be dragging down your credit score.

Credit Report Fix allows you to gain access to expert guidance and tailored solutions that are focused on improving your creditworthiness.

Credit Report Fix includes, but not limited to:

- **Administration Orders removals**
- **Debt Review withdrawal assistance**
- **Judgment removal**
- **Adverse Listings removal**
- **Garnishee Order removal**

How does it work?



Assessment:

Professionals conduct a detailed analysis of your credit report and credit history, examining various factors that contribute to your credit score and rating.

We identify negative listings, such as Debt Review, Judgments, and more.



Customised Solutions:

Based on the findings of the assessment, you are presented with the best financial rehabilitation product by one of our partners. Our partners develop personalised credit improvement strategies to address the specific negative listings impacting your credit profile.

These strategies are designed to enhance your credit score and rating over time.



Professional Negotiation and Resolution:

Our partners leverage their expertise and established relationships with creditors and credit bureaus to negotiate the removal or amendment of negative listings.

They handle the communication, documentation and court proceedings required on your behalf to resolve these issues effectively.



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Debt Review

Regain control of your finances



Are you struggling to make ends meet? Are you on the verge of losing your house or car due to overwhelming debt? We understand how stressful and overwhelming this situation can be.

That's why our partners offer a specialised Debt Review Product to provide you with the relief and support you need.

What is Debt Review?

Debt Review is a legal debt relief process introduced by the National Credit Act (NCA).

It is designed to assist individuals who are over-indebted and are struggling to manage their financial obligations. Debt Review allows you to work with a qualified Debt Counsellor who will propose a restructured debt repayment plan to your Credit Providers.

The benefits of Debt Review

Reduced Monthly Payments:

Debt Review allows Debt Counsellors to negotiate with creditors to reduce your monthly debt repayments.

Protection from Legal Action:

From the date you apply for Debt Review, your credit providers are legally prohibited from taking any legal action against you, providing you with a much-needed breathing space.

Protected Assets:

Your assets, like your house or car, is protected from repossession when you have been placed under Debt Review, provided you make regular payments that have been agreed upon by the Debt Counsellor and credit providers.

Financial Stability:

Debt Review helps you to regain control of your finances. By restructuring your debts and creating a manageable repayment plan, you can work towards financial stability and eventual debt-free living.

How does it work?



Assessment

Registered Debt Counsellors will carefully evaluate your financial situation, taking into account your income, expenses and outstanding debts. This assessment will help them determine if you are eligible for the Debt Review process.



Proposal

If you qualify, the Debt Counsellor will work closely with you to create a personalised debt repayment plan. This plan aims to reduce your monthly debt repayments and make them more affordable, allowing you to regain control of your finances.



Negotiation

Once the proposal is prepared, the Debt Counsellor approaches your Credit Providers on your behalf. They will negotiate with the creditors to reach an agreement on the restructured repayment plan. The goal is to achieve lower interest rates, extended repayment terms and a manageable monthly payment.



Court Proceedings

After the negotiations, the proposed debt repayment plan will be presented to the Magistrates Court or Consumer Tribunal. Upon approval, it will become a binding Court Order, providing you with the necessary protection and ensuring that your credit providers adhere to the new repayment terms.

Things to consider before undergoing Debt Review:

No access to credit:

When undergoing Debt Review you will not be able to have access to any new credit until you are withdrawn from Debt Review or have received a clearance certificate.

Credit Bureau Record:

Debt Review is flagged on your credit report, affecting your credit score.



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FINANCIAL SERVICES

Garnishee Order removal



What is a Garnishee Order?

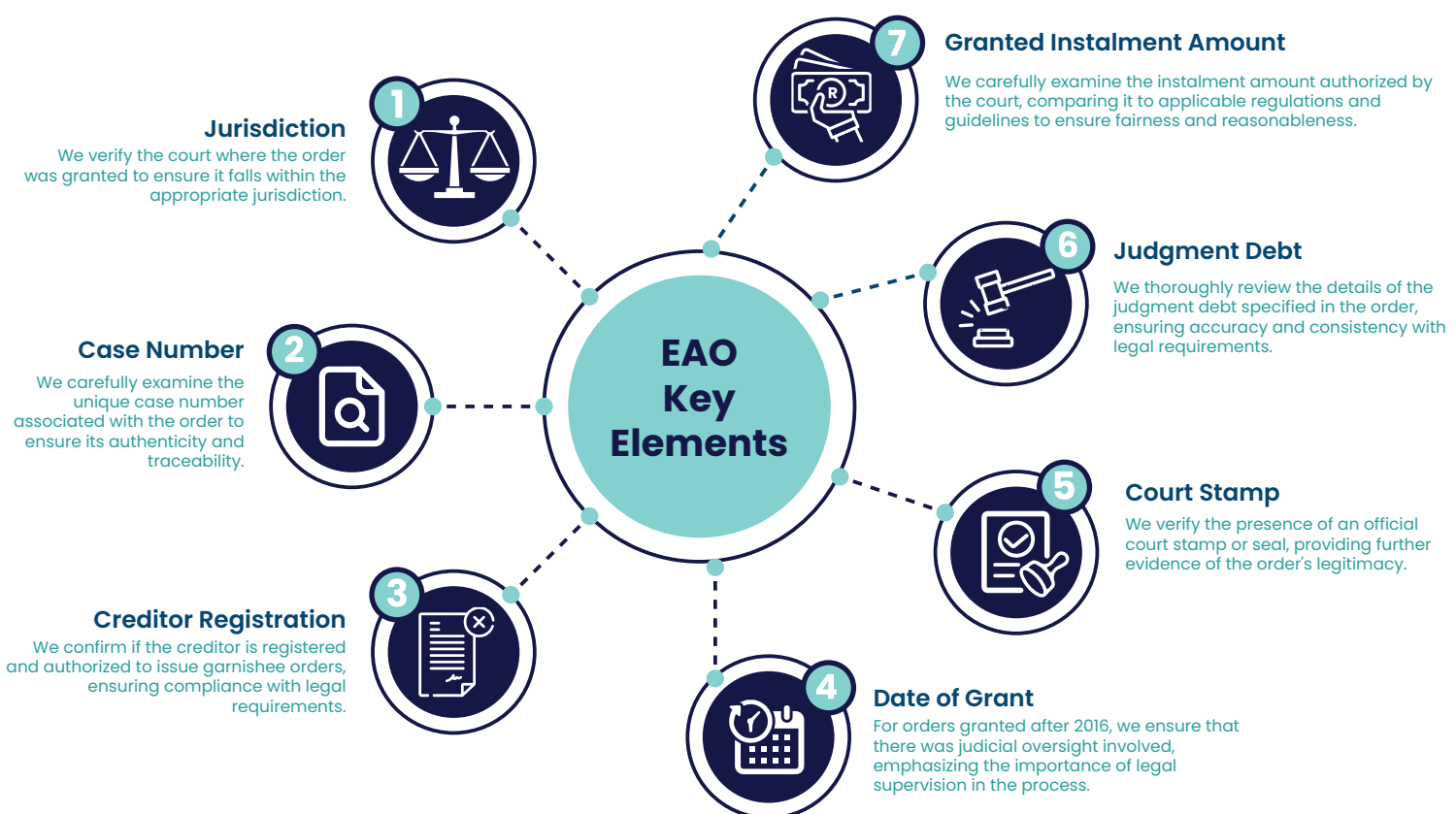
A Garnishee Order, also known as an Emolument Attachment Order, is a court order issued under section 65 J of the Magistrates' Court Act 32 of 1944.

The court instructs your employer to deduct monthly instalments from your wage or salary, even before you receive it. The instruction is a result of a judgement against you for not paying your creditor. The garnishee order can significantly impact your financial stability, making it difficult to manage your expenses and achieve financial freedom.

Regain control of your income!

Our partners offer a specialised Garnishee Order removal service. They are able to assist by means of auditing the Garnishee Order to remove the Order if it is invalid.

The key elements that are assessed to determine the validity of a court order



How does it work?



Assessment

Our partners will thoroughly review your Garnishee Order and related documentation. We will assess the validity of the order and identify any discrepancies or overcharged fees that may exist.



Auditing

If the Garnishee Order is found to be invalid or contains errors, our partners will initiate the necessary auditing process to challenge the order. They diligently review the legal aspects and financial calculations to support the withdrawal of the order.



Garnishee Order Removal

In cases where the Garnishee Order is deemed invalid, our partners work with your employer and relevant authorities to have the order withdrawn from your payslip. This will help relieve the financial burden and enable you to regain control of your income. In the event of the garnishee order being fraudulent, criminal cases will be opened with the SAPS.

The benefits

Potential Increased Income: Removing the Garnishee Order from your payslip means you may have more disposable income. With the burden of monthly deductions lifted, you can allocate your income towards your essential expenses, savings, and achieving your financial goals.

Financial Relief: The withdrawal of a Garnishee Order could provide financial relief.



CREDIT GATEWAY
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Build your credit score with

the Credit Builder Tool!



Need to Build or Improve Your Credit Score?

We're Here to Help!

Many South Africans struggle to establish or improve their credit scores, often advised to open clothing or retail accounts. However, this approach has two key challenges.

1. To access credit, you first need a credit score; to obtain a credit score, you must have a credit history; and to build that credit history, you need to access credit. See the problem!
2. If you manage to secure a clothing or retail account, mismanagement can result in overspending and unnecessary debt, particularly if these accounts do not align with your

Why Do You need

Credit Score

A good credit score is essential for accessing financial opportunities such as loans, mortgages, or even favourable rental agreements. Whether you're starting with no credit history or trying to recover from financial setbacks, improving your score can make a significant difference in your financial future.



How Does Our

Open Service Account Help?

With a single, fixed monthly payment linked to an essential asset, you can gradually boost your credit score while benefiting from the items you need. This account is ideal for anyone seeking to build credit safely and responsibly. **No credit history is required to get started!**

How to get started



Open a Credit Builder Account: Start your journey with Credit Gateway.



Choose Your Essential Product: Select from our range of essential items, like inverters or smartphones, whatever you believe will positively impact your life.



Set Your Monthly Repayment Amount: Choose a repayment plan that fits comfortably within your budget.



Select Your Payment Method: Decide how you'd like to make your payments.



Receive Your Product: Enjoy your new essential item!



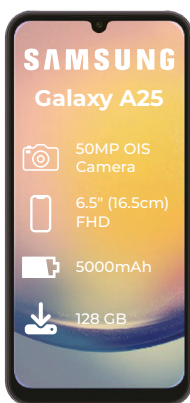
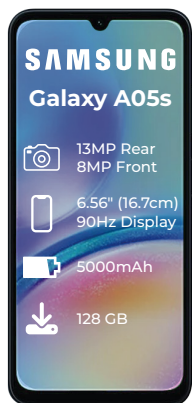
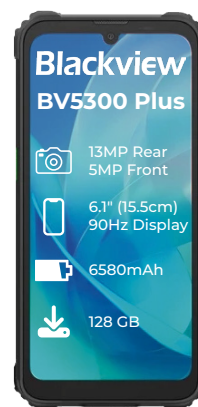
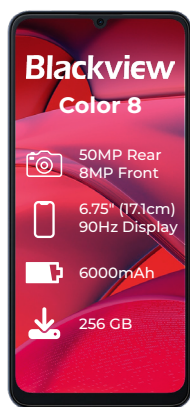
Watch Your Credit Score Improve: Each month that you make your payment, you'll contribute to a positive repayment history, boosting your credit score!

Available

Credit-Builder Assets

We offer a wide range of products you can link to your Open Service Account. By making consistent monthly payments, you can steadily increase your credit score and set yourself up for better financial opportunities in the future.

If you're ready to take control of your financial future and build your credit, contact us today to find out how you can link essential assets to your Open Service Account!



HOW TO APPLY



SMS "PSA" to **48737**



Call **012 111 1583** to apply



Send a **WhatsApp** to **060 013 4809**

Contact Us:

SMS "PSA" to **48737** for a call back
Call Centre – **012 111 1583**
WhatsApp ChatBot – **060 013 4809**
Website – **www.psa.creditgateway.co.za**

Credit Gateway Financial Services is a licensed FSP – 50501

Our customers financial health is important to us, therefore we have selectively partnered with industry leaders to provide you with the best possible financial health solutions. We simply administer the products and do not own any of the products our service providers have on offer.