



debt**safe**

the makers of new beginnings

A young green plant with several leaves growing out of a pot of soil. The plant is the central focus of the image, with its leaves in various stages of growth. The background is a soft, out-of-focus white and light green, suggesting a bright, airy environment. The top of the image features a curved green gradient that frames the scene.

The makers of  
**new beginnings**

# **The DebtSafe difference**

At **DebtSafe** we believe that new beginnings are possible. With a nationwide team dedicated to building bridges of hope every day, we offer assistance through all the stages of your application ensuring that the best possible settlement is negotiated on your behalf. Take the first step. Make your dream of a debt-free life a reality.

Any consumer who is over-indebted can apply for debt review. According to the National Credit Act, a consumer is over-indebted when he/she is unable to satisfy in a timely manner all his/her obligations under all his/her credit agreements (after paying his/her basic living costs).

- In short, when you struggle to meet all your debt repayments on time; or
- If you do not have enough money left after paying all your essential living costs to pay your debt, you are over-indebted.

## **You can apply whether you are:**

- Blacklisted or not; or
- Whether you are in arrears or not.

## **Typical signs of over-indebtedness include:**

- You receive threats because of arrears on instalments, for example:
  - Letters and notices
  - Phone calls from creditors
- You borrow on a regular basis from micro-lenders/cash-loans
- You have garnishee orders against your salary
- You are using a credit card to buy groceries or to pay other basic living costs, debt and instalments.



# Our six step solution

Our nationwide team will guide you through every step of the debt counselling process as we work together to manage your debt. It's easy. Take the first step to a new beginning - take control of your finances today.

**Make your dream a reality with our six easy steps:**

## The debt counselling process

### Step 1:

- Complete and sign your application form at your local facilitator. In order to process your application, please remember to bring along the following documentation:
  - a copy of your ID,
  - three months salary advice,
  - three months bank statements, and
  - your latest creditor statements.
- Open a savings account and inform your employer to deposit your salary into your new account.
- You will be registered on the NCR database. You now have immediate protection against legal action and blacklisting.
- We will take over all negotiations with your creditors ensuring you are protected.

### Step 2:

- Within two working days a personal consultant will contact you to discuss the details of your application.

### Step 3:

- Once you have signed the application form, your creditors will be notified within five working days.
- Should you sign the application after the end of the month, you would only pay a part of the instalment, ensuring you can still afford your most important living expenses.

### Step 4:

- Your Personal Payment Plan, which is a formal debt restructuring scheme, will be sent to all creditors within 25 working days after you have signed the application form.

### Step 5:

- A court date will be obtained from your local magistrate before 60 working days after the signature date.

### Step 6:

- Your debt counsellor will apply for restructuring with the local magistrate's court. The court will make a decision on an appropriate court date - this ends the process. Monthly payments are made according to your repayment plan.

Call your local DebtSafe facilitator at **0861 100 999**  
or SMS: **DEBT** to **31022** to turn your dream into a reality.

**Let's start your new beginning today.**

**Tel:**

**0861 100 999**

*or*

**Website:**

**[www.debtsafe.co.za](http://www.debtsafe.co.za)**



DebtSafe's debt counsellors are registered with the National Credit Regulator (NCR).  
All fees are fixed as per the NCR fee structure.