



Know Your Financial Rights

March Pay Day Pointer

Celebrate and protect your financial rights

Human Rights Day not only commemorates Sharpsville Day, it also celebrates the extensive human rights all South African now enjoy.

This Human Rights Day, take some time to understand the many rights you enjoy as a South African citizen, including those protected under the NCA, the CPA, and FAIS Acts.

1. The National Credit Act (NCA) protects you against creditors and gives you the right, among others, to undergo debt counselling, so you won't lose your home or your possessions if you cannot meet your payments.
2. The Consumer Protection Act (CPA) protects your rights as a consumer, including your privacy and your right to examine goods before purchase, to complain and return goods.
3. The Financial Advisory and Intermediary Services (FAIS) Act entitles you to sound financial advice and investment and insurance services and products that best suit your needs



With rights come responsibilities. It is your responsibility to understand, exercise, and protect your rights.

Did you know? The NCA gives you the right to access your credit report, to dispute incorrect information, and to take the steps to clear negative entries such as defaults or judgments. Click [here](#) to expedite your request for your free credit report more.

Your Financial Rights

Exercise your right to sound financial solutions when you draw up a will. Apply for vehicle and home finance and life insurance cover.

It's your right to ensure you and your family are protected. Did you know that you can get a competitive quote and buy life insurance online, and save yourself up to 50% on your monthly installments? It's simple, easy to use and is going to transform traditional life insurance in SA. With Interface we have negotiated an additional 5% discount for you. Simply click on the banner for more info.



The NCA also protects you against exorbitant late payment and penalty fees. Be sure to protect your finances by avoiding unnecessary debt. Pay your accounts on time and pay off your debt as fast as possible.

The NCA protects you against you losing your home and possessions. You have the right to apply for debt counselling, and in doing so credit providers cannot take any legal action against you for a period of 60 business days, during which your debt repayments will be restructured to ensure you can repay your debt and still have enough money to cover your living expenses.

You have the right to structure your financial affairs in such a way that you pay the minimum amount of tax. Get professional assistance to ensure you only pay the taxman your fair share. If you need personal assistance with tax, click [here](#) and one of our consultants will contact you.

It is your right to shop around, and select a home loan to best suit your needs. Make sure you get the best deal, and let Interface shop around for your home loan finance for you.

Give yourself the right to spend just 10 minutes a day working on your finances: educate yourself about money matters and your rights, draw up, and work on your budget and plan for your financial future.

Need immediate assistance?

Click [here](#) and your relationship manager will contact you!

Yours in financial health,



Contact us :

011-326-0060 (JHB)
086-148-3223 (Regions)