



Have you ever wondered why you are unable to get access to credit? Or considered how your payment behavior affects your credit score? The National Credit Act consumer right was passed on September 1st, you now have the right to know what your credit status is. This payday pointer brought to you by Interface looks at your credit rights.

Interface have partnered with TransUnion with the goal of educating and empowering you to make informed credit decisions, so that you have the power to manage your debt and your credit report better.

STEP 1: Know your Credit Status: Obtain a free credit report by contacting TransUnion in the month of your birthday, by calling 0861 482 482 / or 0860 627 627, or contact Experian on 0861 105 665

STEP 2: If you do have a problem with your credit contact Interface by clicking here for a guide on how to manage your credit better

STEP 3: General Tips

- By settling your short term debt often at rates of prime plus 8-10%, you can repay this debt over the same term, through your bond account at rates up to 2.15% below prime and save monthly on those high interest rates
- If you are in the wonderful position of not having short term debt, Interface can assist you by doing a free bond analysis where we look at your current rate on your bond account, to ensure you are getting the best deal possible.
- Best Bond Rates guaranteed
- Professional advise on structuring your finance via a further loan, readvance or switch and save

Interface Service includes:

- Hassle free financing for home loans
- Vehicle sourcing and finance
- Independent Advice
- Professional Single Point of Contact
- Payment structures and advice to suit your individual needs
- Convenience and Flexibility – we meet you at your office or home
- Save up to 50% on Bond Registration costs
- Personal Loans
- Everyday Banking

Kind Regards,

Your Interface Team (011) 326-0060 info@interfaceinc.co.za