

DEBT HERO



Your Guide to **FINANCIAL WELLNESS** *and Recovery*

Call us NOW for a FREE consultation if you can identify with two or more of these:

- › borrowing from friends and family or your employer
- › creditor calls are making you consider suicide, gambling
- › thinking of resigning to pay debt with pension payout
- › living off month-to-month loans or micro lenders
- › in arrears on municipal services accounts
- › in arrears on school fees
- › sick of receiving threatening calls or SMSes
- › in arrears on clothing & furniture accounts
- › in arrears on cell phone account
- › voluntary surrender of vehicle or furniture
- › credit card and/or overdraft at its limit “max-ed out”
- › applying for a second bond to pay for smaller debt
- › using access facility on home loan to pay shortfall in monthly living expenses
- › cashing in policies or making loans against savings or other investments
- › feeling ill due to debt commitments and using substances to cope
- › want to make a change but don’t know where to turn?

Make your appointment today!

Appointments can be made for After Hours and Saturdays
Neotel: 021 828 2658 | Mobile: 073 903 6942 | Tel: 0861 22 99 22 | info@debthero.co.za |
www.legalhero.co.za/debt-hero | Fax: 086 551 3158 | Offices Nationwide | Head Office: 41 Erica
Road, Tableview 7441 | Debt Hero is affiliated with Legal Hero (Pty) Ltd.

Registered Debt Counsellor NCRDC1647

THE NATIONAL CREDIT ACT 34 OF 2005

provides for the general regulation of consumer credit and improved standards of consumer information, including provision for debt reorganisation in cases of over-indebtedness.

Debt Hero is registered with the NCR

What is Debt Review ?

Debt Review is a Legal process which negotiates and balances the needs of debtors and creditors as you pay off outstanding debt. It offers legal protection from your creditors, reduced installments, extended terms and one monthly payment for all accounts!

We arrange a living budget for you, so you have enough money to cover your daily expenses while still paying your debt. While you are under Debt Review you are protected against further legal action by your Creditors and possible future repossessions and garnishees.

Contact us today for your first free consultation! Debt Hero's debt counsellors are NCR (National Credit Regulator) registered and endeavour to free you from the villain of over-indebtedness and map out your road to financial freedom with pride, professionalism and commitment.

Applying for Debt Review

1. We need a copy of your ID, Payslip, Bank Statements (2 months), and account statements.
2. If you are married in Community of Property we need the documents and consent of your spouse too.
3. After we notify all your creditors, they must communicate only through us. You don't need to deal with them directly anymore.
4. We'll negotiate with your Creditors to reduce payments so that you can afford to pay them, and live a life of confidence and dignity.
5. Commit to Debt Review and you can look forward to financial freedom and achieving your goals.

Speak to us today in confidence to find out more about the benefits of getting your finances back under your control.

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