

What is blacklisting really?

The word Blacklisting is commonly used nowadays, but what does it really mean?

"I can't get a loan because I'm blacklisted"?

"I've got a judgement, so I'm blacklisted"?

"I can't find work because I'm blacklisted"?

These are day-to-day examples, but where did it come from? According to Wikipedia Back in 1649 in the days of King Charles II, he made a list of the 58 judges who put his father King Charles I to death. When Charles II was crowned, he had thirteen of the judges put to death, 25 were imprisoned for life, while the others escaped.

Here's news, your punishment will not be as severe as the above, if you think you are blacklisted because you can't get a loan, your credit behaviour in the past may be coming back to haunt you. Until you make the decision to change credit behaviour, your credit report will remain impaired.

So, what can be done? Firstly obtain your credit report. After all, you are entitled to it, it's yours! So you will know if you are potentially unworthy of further credit. Send an email to info@debthero.co.za for your report today.

Next step: Check for any judgements which have been paid up. Get a rescission order to remove the record. If the judgement is not yet settled, note that this record will remain on your credit report for 30 years, so pay it off.

What if you have skipped some payments? Your creditors update the credit bureau every month with a schedule of payments made by clients. If you pay late or not at all, this will be recorded and that record remains visible to all potential creditors for 2 to 5 years, depending on the debt involved.

Prescription? If you have unpaid debt three years or older, this is known as prescribed debt and may not be collected by the creditor. But it's not that simple: If you moved addresses and changed telephone numbers without informing your creditor, you may be in contravention of your contract with them. However, if you have not moved or changed numbers and they have not attempted to collect, then it would be regarded as prescribed. The record will still show an unpaid debt.

Why do creditors look at a credit report? To see your reliability in repaying other debt, after all: if you did not pay your other loans, what is the likelihood of you repaying them. Do you get the idea now? Your own credit report is a "blacklist" created by your own behaviour in the past.

So, make up your mind to do something about it today: See your Debt Hero counsellor, get your credit report. The session is valued at R1,000 and is offered free to you, so that you can free yourself from the villain of debt.

Call today for your appointment 021 8282658 or send an email to karin@debthero.co.za All enquiries are strictly confidential.

Let's talk about blacklisting: Where did it come from?

People talk. To each other. If you made a hash of your job interview, a recruiter will remember you and may well pass on that information to other recruiters. Employers don't want to employ misfits, liars and losers. With so few jobs available, employers are picky and will avoid you if your reputation is not 100%.

So that's one list – the employer blacklist.

Next we get to the social side of blacklisting. Have you been on the receiving end of the social cold-shoulder? Without knowing, an associate may have passed on to another some or other snippet of information about you, resulting in exclusion from a business or friendship circle.

There is even an email blacklist!

Sending out email marketing letters could offend someone and your address could be recorded as spam, resulting in all future mails being sent to trash, if you persist, the email blocking system could block the entire server, resulting in all your mails being rejected!

What about Cell Phone blacklisting?

If a phone had been stolen previously, you won't be able to make calls and only the person who reported it stolen may remove the blacklisting.

Fraud blacklisting? Did you know that directors of a company will be recorded on a list if their company had any previous infringements such as credit card merchant fraud. This means that in the future it is unlikely that they will be granted an account by other credit providers.

Some doctors have kept lists of patients who are unable to pay cash for care, resulting in the denial of medical care. Even certain medicines are not actively used in hospitals.

More sinister blacklistings also are recorded: Nazi's had a blacklist of British citizens; Hollywood professionals with communist sympathies were also put on a blacklist and not given work.

So, empower yourself, know yourself, indeed, know more about what others know about you. Get your credit report today! Phone 0739036942