



CREDTEC

Debt Solutions

BUSINESS
MODULE



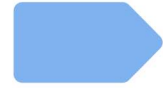
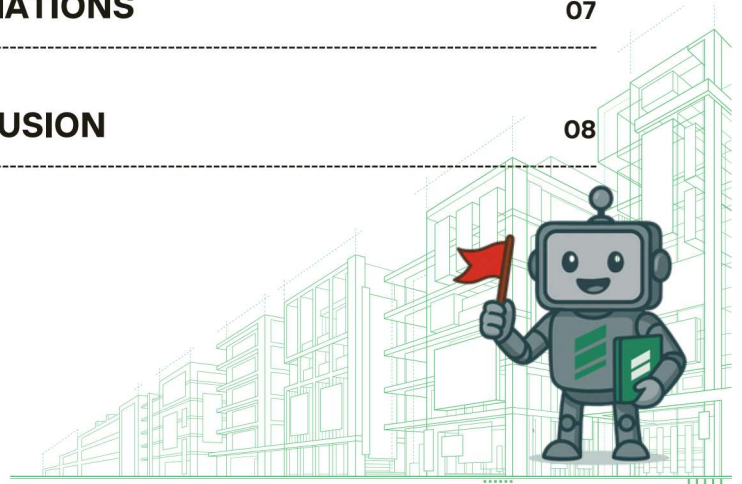
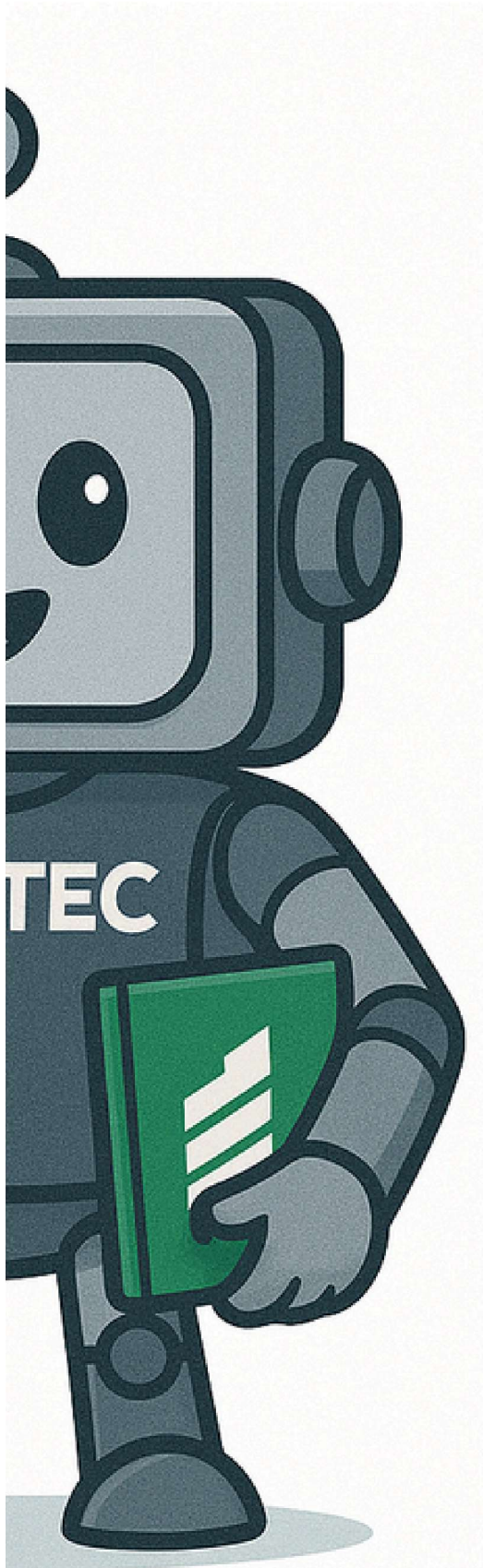
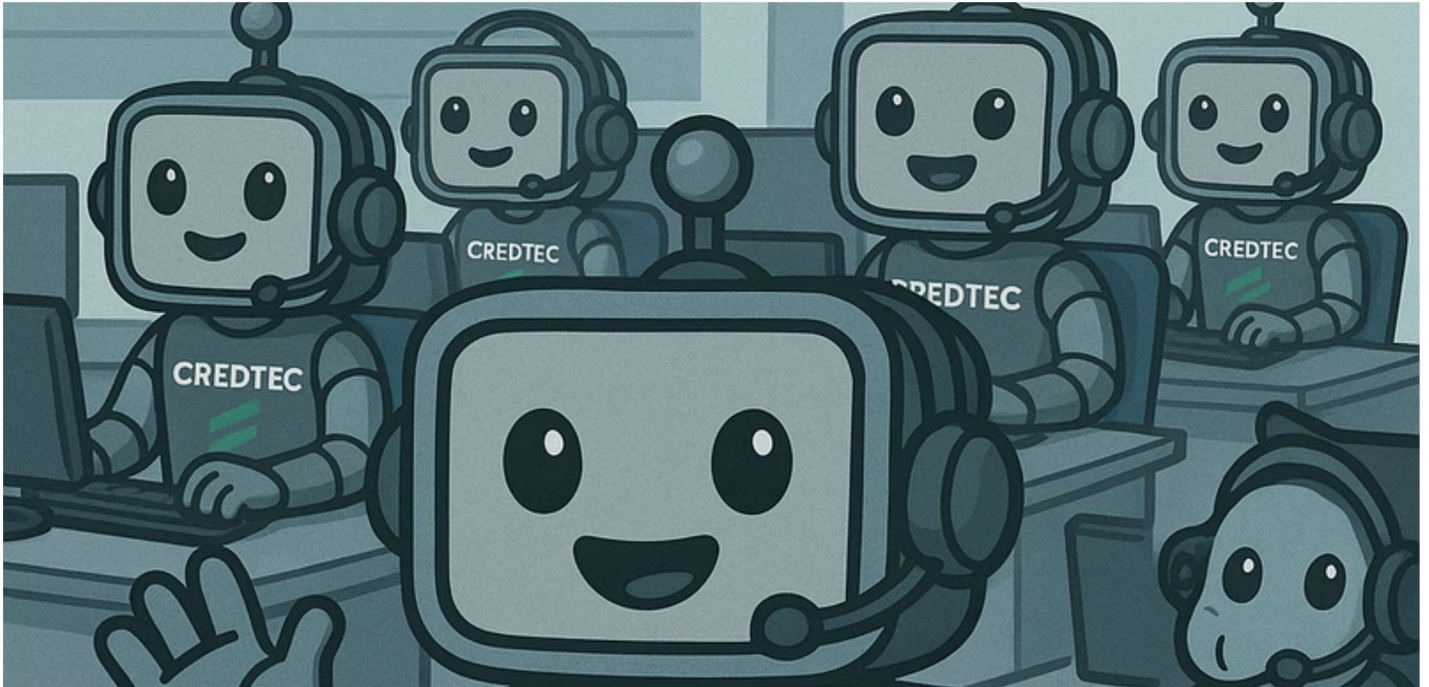


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INTRODUCTION

BACKGROUND:

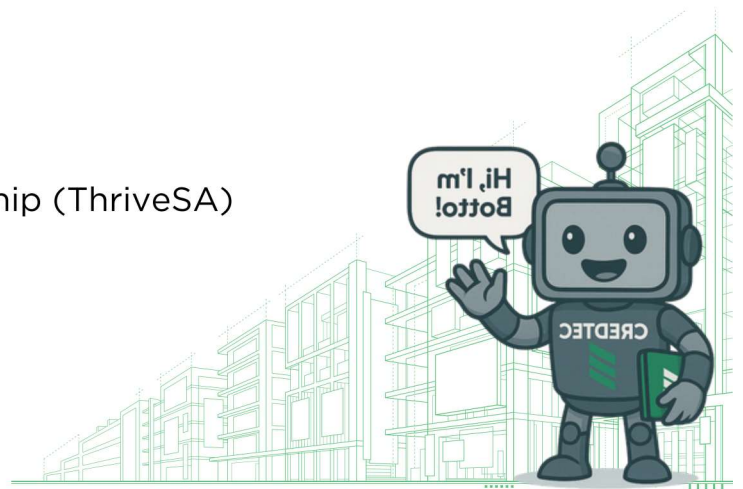
CREDTEC Pty(ltd) is a South African financial solutions firm dedicated to helping individuals regain control of their financial freedom. We specialize in debt review removal, credit profile rebuilding, and negotiations that empower our clients to move forward with confidence and dignity.

OBJECTIVE:

Our mission is to provide transparent, effective and results-driven services that guide our clients out of financial strain and towards long-term stability.

SERVICES

- Debt Review Removal
- Credit Score Booster Membership (ThriveSA)
- Mediation
- Negotiations & Assessments
- Debt Prescriptions



OUR SERVICES & AFFILIATIONS



- **DEBT REVIEW REMOVAL**
(FOR QUALIFYING CLIENTS)
- **DEBT STRATEGY**
COACHING & ADVISORY



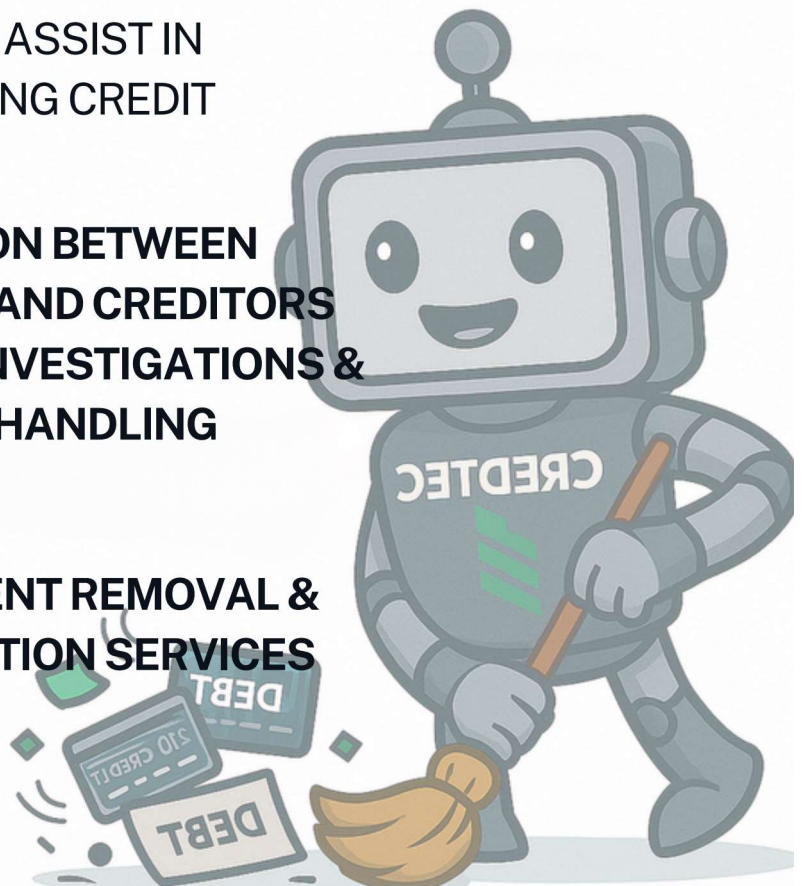
- **THRIVE SA CREDIT**
GROWTH MEMBERSHIP
(CGM) TO ASSIST IN
INCREASING CREDIT
SCORES



- **MEDIATION BETWEEN**
CLIENTS AND CREDITORS
- **CREDIT INVESTIGATIONS &**
DISPUTE HANDLING



- **JUDGEMENT REMOVAL &**
NEGOTIATION SERVICES



Debt Review Removal

1. DEBT REVIEW REMOVAL (FOR QUALIFYING CLIENTS)

WE ASSIST CLIENTS WHO ARE FINANCIALLY STABLE AND NO LONGER REQUIRE DEBT REVIEW PROTECTION. WE ENSURE THE PROCESS IS DONE LEGALLY AND CORRECTLY THROUGH ASSESSMENT, LEGAL INSTRUCTION, AND BUREAU UPDATES.

HOW WE ASSIST:

- FULL AFFORDABILITY ASSESSMENT
- CONFIRM OUTSTANDING BALANCES & PAYMENT HISTORY
- WORK WITH ATTORNEYS TO TERMINATE THE DEBT REVIEW COURT ORDER (IF APPLICABLE)
- UPDATE CREDIT BUREAUS TO REMOVE THE "UNDER DEBT REVIEW" FLAG
- PROVIDE GUIDANCE ON CREDIT REBUILDING AFTER REMOVAL

WHO QUALIFIES:

- ✓ YOU ARE EARNING A STABLE INCOME
- ✓ YOUR ACCOUNTS ARE UP TO DATE OR CLOSE TO
.....BEING UP TO DATE
- ✓ YOU CAN CONFIDENTLY MANAGE YOUR OWN
.....MONTHLY PAYMENTS
- ✓ YOU ARE NOT AT RISK OF FINANCIAL DISTRESS
.....WITHOUT DEBT REVIEW
- ✗ CLIENTS WHO ARE STILL STRUGGLING TO PAY DEBTS
.....TYPICALLY DO NOT QUALIFY FOR REMOVAL



Credit Growth Membership

2. CREDIT GROWTH MEMBERSHIP (CREDIT SCORE BOOSTING PROGRAM)

THIS MEMBERSHIP IS DESIGNED TO IMPROVE AND REBUILD CREDIT OVER TIME THROUGH STRUCTURED POSITIVE CREDIT HABITS AND GUIDED ACCOUNT MANAGEMENT.

HOW WE ASSIST:

- STEP-BY-STEP CREDIT REBUILDING PLAN
- ASSISTANCE WITH OPENING HEALTHY ACTIVE ACCOUNTS
- MONTHLY CREDIT MONITORING & SCORE TRACKING
- PERSONALIZED COACHING ON IMPROVING SCORES AND REDUCING RISK BEHAVIORS
- DISPUTE INCORRECT BLACKLISTING OR NEGATIVE LISTINGS

WHO QUALIFIES:

- ✓ INDIVIDUALS WITH LOW TO MEDIUM CREDITSCORES
- ✓ CLIENTS WITH NO JUDGMENTS OR ACTIVE LEGALACTIONS (OR WILLING TO RESOLVE THEM)
- ✓ CLIENTS WILLING TO FOLLOW INSTRUCTIONS &COMMIT TO GOOD FINANCIAL HABITS
- ✓ CLIENTS WITH AT LEAST ONE SOURCE OF INCOME TOSUPPORT CREDIT BUILDING



Mediation

3. MEDIATION BETWEEN CLIENTS AND CREDITORS

WE ACT AS A NEUTRAL REPRESENTATIVE TO NEGOTIATE
PAYMENT ARRANGEMENTS AND REMOVE PRESSURE.

HOW WE ASSIST:

- CONTACT CREDITORS ON YOUR BEHALF
- NEGOTIATE REPAYMENT TERMS AND SETTLEMENTS
- PREVENT HARASSMENT-STYLE COLLECTION METHODS
- HELP CREATE REPAYMENT PLANS YOU CAN AFFORD
- MAINTAIN COMMUNICATION RECORDS FOR YOUR PROTECTION

WHO QUALIFIES:

- ✓ INDIVIDUALS FACING CREDITOR PRESSURE OR PAYMENT DISPUTES
- ✓ CLIENTS WHO WANT TO AVOID JUDGMENTS, LISTINGS, OR FURTHER ESCALATION
- ✓ THOSE COMMITTED TO RESOLVING DEBT INSTEAD OF IGNORING IT



Credit Investigations & Dispute Handling

4. CREDIT INVESTIGATIONS & DISPUTE HANDLING

WE REVIEW YOUR CREDIT REPORT TO IDENTIFY AND REMOVE INCORRECT, OUTDATED, DUPLICATED OR ILLEGAL LISTINGS.

HOW WE ASSIST:

- FULL CREDIT REPORT ANALYSIS
- IDENTIFY UNLAWFUL OR EXPIRED NEGATIVE LISTINGS
- SUBMIT DISPUTES TO TRANSUNION, EXPERIAN, XDS AND CREDIT BUREAU
- FOLLOW UP UNTIL CORRECTED OR REMOVED
- PROVIDE FINAL UPDATED CREDIT REPORT

WHO QUALIFIES:

- ✓ ANYONE WHO SUSPECTS INCORRECT INFORMATION ON THEIR PROFILE
- ✓ CLIENTS WITH OLD LISTINGS OLDER THAN 1-3 YEARS
- ✓ INDIVIDUALS LOOKING TO APPLY FOR FINANCE, A VEHICLE, OR A HOME SOON



Judgement Removal & Negotiations

5. JUDGMENT REMOVAL & NEGOTIATION SERVICES

WE HELP RESOLVE AND LEGALLY REMOVE JUDGMENTS
THAT BLOCK CREDIT ACCESS.

HOW WE ASSIST:

- CONTACT ATTORNEYS OR CREDITORS TO NEGOTIATE SETTLEMENT
- OBTAIN PAID-UP LETTERS / CONSENT TO RESCIND
- WORK WITH COURT & BUREAUS TO REMOVE JUDGMENT RECORDS
- PROVIDE FINAL CONFIRMATION REPORT

WHO QUALIFIES:

✓ CLIENTS ABLE TO SETTLE OR PARTIALLY SETTLE THE
OUTSTANDING DEBT

✓ CLIENTS WITH TRACEABLE CREDITOR/LEGAL
REFERENCES

✗ IF THE JUDGMENT AMOUNT CANNOT BE NEGOTIATED
OR PAID, REMOVAL IS LIMITED

