

CREDIT PROFILE



Improve your credit profile with these 6 steps:

1. **Close accounts you no longer use**, this will lower your total exposure.
2. Make sure you **pay your accounts on time**, every month.
3. **Pay the minimum amount** indicated on your statement **or more**.
4. Contact your creditors and **make payment arrangements** if you cannot afford the required installments.
5. **Address disputes** you may have **with the credit bureaus** on any incorrect information that may be appearing on your credit profile.
6. If your **contact details or address changes**, make your **creditors aware**.



Worried about your credit? Avoid these habits and keep a clear credit profile:

- Changing SIM cards in order to avoid your creditors' calls, you will damage your credit profile.
- Not repaying a loan and having a garnishee order issued against you will damage your credit profile.

