One of the main advantages of fixing your own credit is that it is cheaper. By handling the process yourself, you can avoid paying high fees to a credit repair company. Fortunately Riqueza Wealth will give you all the tools and information to assist you on your journey AND still be available to offer you support. The good thing about doing it yourself is that you also get to learn and the practice helps you get your power back. It also makes it difficult for anyone to try and scam you because you now know better. Rest assured, we'll still be here to hold your hand.

COST: R2399.00 (Once off) and valid for 1 year! Removal of judgments and removal of debt review are NOT included in this fee!

Before any payment, we will first pull your Experian credit report and give you a very high level view of what your issues are.

WHAT YOU WILL RECEIVE AFTER PAYMENT:

- Personalised and detailed telephonic consultation and detailed Experian credit report emailed to you
- Follow up support with the credit bureaus on your behalf (specifically on disputes you have already logged)
- 1 year Transunion registration on your behalf
- Written templates on how to communicate with Experian and Transunion when logging a dispute
- Ongoing support – you'll never be left alone
- A quarterly newsletter
- A detailed list of creditors in South Africa and the credit bureau that they use
- Frequently asked questions and answers (English and Isizulu)
- **EVEN MORE EXCITING:** You will get access to the eBook **"MZANSI, GET YOUR CREDIT STRAIGHT"** written by KHOSI MKHIZE (CEO: RIQUEZA WEALTH)

EVERYTHING YOU CAN EXPECT TO FIND IN THE E-BOOK:

01. INTRODUCTION

- Why understanding credit is important
- Who this eBook is for
- What you can expect to learn

02. UNDERSTANDING CREDIT

- What is credit?
- How is a credit score calculated?
- The importance of good credit

03. CREDIT REPORT BASICS

- What's in a credit report?
- How to obtain your credit report
- Understanding your credit report
- How long do accounts stay on my credit report?

04. YOUR CREDIT SCORE

- Understanding the levels of your credit scores
- Changes in your credit score
- New to credit? How to start building your credit like a pro
- The type of accounts to avoid
- The best type of account for increasing a credit score

05. VEHICLE REPOSSESSION

- Understanding your rights and the vehicle repossession process
- Can Debt Review save your vehicle?
- The bank shortfall – what to do next?

06. PRESCRIBED DEBT (EXPIRED DEBT)

- The prescription ACT 68 of 1969
- When and how does debt expire?
- The difference between arrears and prescribed debt

07. CREDIT BUREAUS

- What are credit bureaus?
- The 3 major credit bureaus in South Africa
- CLEARSCORE and why you should NOT apply for credit on there
- What to do when your expired debt or if paid up accounts still appear as OPEN with current balances on your credit report? Basically, how to log a dispute with the credit bureaus
- How to remove inquiries on Transunion and why it's important to do so

08. MANAGING DEBT

- Effective Debt Management Tips

09. DEBT COLLECTORS

- The role of a Debt Collector
- A handed over account vs an account that has been sold
- How to handle Debt Collector telephone calls
- Know your rights – what a Debt Collector can and cannot do
- How to deal with Debt Collectors arriving at your workplace
- The most common Debt Collectors to look out for on your credit report

10. DEBT REVIEW

- What is Debt Review
- The good, the bad and the ugly – The truth about Debt Review
- Removing the Debt Review "flag"

11. COMMON SCAMS TO LOOK OUT FOR

- When to run – the most common scams

12. CONTACTING A REPUTABLE DEBT MANAGEMENT/CREDIT REPAIR COMPANY

- When to seek professional help
- What a professional company can do for you
- How to choose the right company

13. CONCLUSION

SEPARATE ATTACHMENTS:

- Riqueza Wealth Power of Attorney – for registering you with Transunion and for when we follow up your queries for you with the credit bureaus and debt collectors
- Monthly Budgeting Template
- List of creditors and the credit bureau that they use
- Frequently asked questions (English and Isizulu)