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CREDIT HEALTH

Discover the truth about your credit

Did you know?

When you apply for credit, such as a home loan, the credit provider checks your credit history with one or more credit bureaus? Not only does your history affect your ability to secure the loan, but it will almost certainly affect the interest rate you get.

“Knowledge is power.” So said Sir Francis Baker, and with great power, come great responsibility, which is why Credit Health South Africa has developed the Credit Health Report. This report draws your information from the three major credit bureaus and tells you where you stand, as well as how to proceed with credit providers.



Counseling



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Credit Health



Financial Wellness



Services

To access the services call...

0800 2 B WELL
2 2 9355

Select option 1 (Counseling) or option 2 (Momentum Health4Me) to access the service.

www.momentumwellness.co.za

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Did you know?

You can also get your FREE credit score in an instant by dialling *120*27778# and following the prompts. If you would like to know a whole lot more than just your credit score, contact us for your credit score report. You will receive a summary of the positive and negative factors reflecting on your credit report. It aims to predict how likely you are to honour your credit commitments in the future. Your credit score is dynamic and changes monthly as new information for your account, held with the credit bureaus, is updated.

Your journey towards improving your overall credit health starts with you knowing where you currently stand. Get the complete picture of your credit health in a few simple steps, and you too can become credit fit. Call us now on 0800 229 355.



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5 SIMPLE TIPS

to improve your credit score and help you get that home loan:

- 1 Know the state of your credit health by ordering your comprehensive Credit Health Report.
- 2 Perform a detailed analysis on your Credit Health Report and determine how the three major bureaus view your credit health.
- 3 Ensure that your personal details are correct and that the accounts that reflect on your payment profile are up to date.
- 4 Dispute any errors directly with the respective bureau.
- 5 Follow your personalised action plan for step-by-step instructions to further improve your credit health and remove any negative listings.



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