

Make the right choices

- ☒ Home Loan
- ☒ Water & Lights
- ☒ Pay debts on time
- ☒ Save for January
- ☐ ~~Buy expensive gifts~~

Spend wisely, borrow wisely



the dti

Department:
Trade and Industry
REPUBLIC OF SOUTH AFRICA

NCR

National Credit Regulator

www.ncr.org.za

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