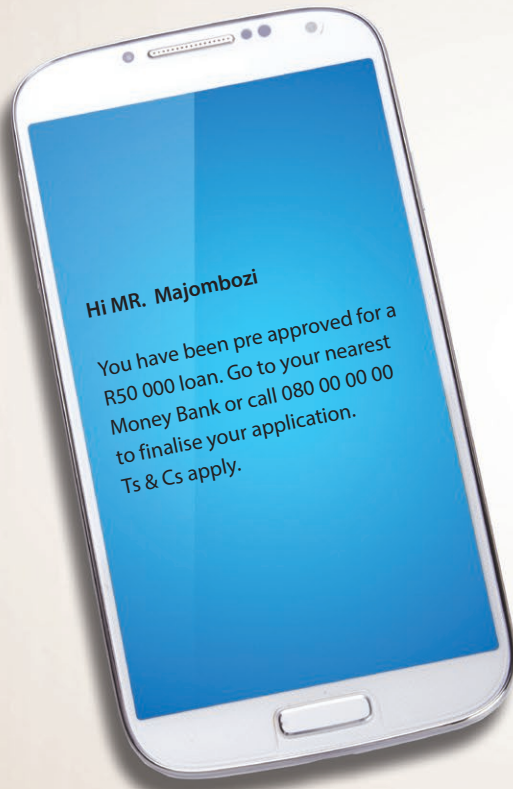


# Do not be tempted into taking more credit than you can afford.



Some credit providers use misleading terms to get consumers to take on credit they can't afford. The National Credit Act prohibits the use of these and similar phrases from being used in advertising as they are not in the best interest of the consumer.

#### The terms to look out for are:

- low cost or low cost credit
- cheap credit
- 0% interest
- loan guaranteed
- pre-approved loan or credit
- no credit check

*Spend wisely. borrow wisely.*  
**Be money wise!**

For more information call 0860 627 627 | [www.ncr.org.za](http://www.ncr.org.za)



**the dti**

Department:  
Trade and Industry  
REPUBLIC OF SOUTH AFRICA

**NCR**  
National Credit Regulator

Protecting the consumer