



NEED TO IMPROVE YOUR CASH FLOW?!?!

TOO MUCH DEBT?!?!

Are you struggling with your debt repayments?

Are your expenses more than your income?

Is debt tearing your family apart?

Are creditors threatening you?!?!

Do you fear your car & house will be repossessed?!?!



STOP!! WE CAN HELP!! Contact us URGENTLY!!

You keep your ASSETS!!

Improve your cash flow!!

You don't have to lose it all!!!



Horizon Debt Counselling –Providing DEBT COUNSELLING services NATIONWIDE:
We can negotiate with your creditors for reduced instalments & ensure provision is made for your basic living needs. Debt Counselling also provides protection against legal action.

CONTACT US TODAY, AND TAKE THE 1ST STEP TOWARD A NEW BEGINNING!!



Stian / Ebeth

Tell: 079 780 2513

E-mail: info@horizondc.co.za



SUMMARY:

HORIZON DEBT COUNSELLING are Registered Debt Counsellors with the National Credit Regulator. We function under the National Credit Act which was instituted to protect you, the consumer, and provides people who are over loaded with debt with a cost-effective method to reconcile their debt, without losing their assets.

HOW DOES THE PROCESS WORK?

- We determine if you are over-indebted,
- If yes, then we immediately commence with your Debt Counselling application,
- From day 1 you enjoy legal protection for your name & your assets (meaning credit providers are no longer allowed to bother you),
- We negotiate on your behalf with your creditor providers for an affordable/decreased monthly premium,
- According to the National Credit Act we also ensure that provision is firstly made for your basic living expenses before payment is determined for your credit providers.

SERVICES:

Horizon Debt Counselling offers a FREE financial assessment for all first-time clients, to assess their entire financial/debt situation. The Debt Counsellor will then give them a professional recommendation as to the best plan of action in order to settle their debt and to get out of the debt trap.

Should Debt Counselling be the most beneficial for the client, then we can immediately commence with their Debt Review Application.

Contact us on 079 780 2513 / info@horizondc.co.za for more information, or to make an appointment with the Debt Counsellor.