

Real example of a consumer under debt review with DCGsa



Large Debt Counsellor

Creditor	Balance When applying for Debt Review	Monthly Instalment before debt review	Monthly Interest before debt review	Monthly Interest under debt review	Term (months) to repay debt under debt review	Total monthly Payment installment under debt review Including linked insurance excl. fees
Clothing Acc 1	1915.28	580.00	20.25%	4.21%	27	75.16
Clothing Acc 2	538.49	300.00	23.75%	4.21%	14	42.00
Credit Card 1	17 358.53	964.79	20.25%	4.21%	51	367.15
Loan 1	80 565.14	3452.44	27.75%	5.08%	51	2229.57
Clothing Acc 3	1523.37	130.00	20.25%	4.21%	28	65.30
Bank Credit Card 1	19 565.96	2660.66	19.75%	4.15%	52	414.63
Bank Credit Card 2	7837.57	424.00	19.75%	4.15%	53	169.56
Bank Loan 1	49 508.95	1560.33	20.25%	4.21%	54	1013.95
Bank Loan 2	433.35	433.35	33.75%	5.78%	20	175.91
Bank Loan 3	18 411.39	731.73	27.25%	5.03%	55	473.68
Vehicle	108 723.93	2887.50	16.71%	7.46%	55	2173.23
HOME LOAN	707 955.35	7727.72	10.55%	6.74%	97	5040.58
Bank Loan 4	177 665.68	5588.23	27.00%	5.00%	48	4611.78
Total:	1 19 2002.99	27 440.75				16 852.50

Consumer is now paying R10 588,25 less every month towards their debt

* This is a true example of a consumer under debt review with DCGsa, each consumer will differ depending on many aspects of their debt.