



LUCID CREDIT-LEGAL REHABILITATION SERVICES BROCHURE ©



YOUR CONTRACTUAL DUTIES

You are bound to the terms and conditions accepted by your Employer with LUCID. We have been appointed by Multinet exclusively to offer your Customers CreditChecks, a compulsory telephonic Free-Credit Legal Consultation by one of our trained Credit Advisors and any one or more of the Credit-Legal Rehabilitation Services below. You may not refer the client to anyone else for similar Services. You are not allowed to do a LUCID CreditCheck™ without the Customers consent, ID, Proof of residence (which can be provided later) and correct contact information. You may not breach the Customer's confidentiality should you view their Credit Report. It is your duty to advise the Client that LUCID will be contacting them and you are welcome to use the information below to educate your client on what they may need. Remember: the more clients you refer to LUCID the more clients will qualify for finance. Our job is help Credit Users to get Credit by fixing their Credit Report. You are also not allowed to contact LUCID Staff privately (as this is fraud). You may only refer your Clients to: manager@lucidcredit.com or 010 590 5617.

ABOUT LUCID

Lucid Legal Business Services (Pty) Ltd has been in operation since 2003. We are the first professional credit-legal service in South Africa that is designed to protect your legal rights as a Credit Users by managing your Credit Report effectively. Being experts at the National Credit Act means we can properly defend our Clients against the Credit Bureaus and Credit Providers. By rehabilitating blacklisted Clients with our expert legal credit services - your Client may now qualify for finance and get better terms of lending. Your Client will also not be the victim of incorrect & unfair blacklistings stopping you from getting finance. We fix the issues holding credit users back and stopping their dreams from coming true.

OUR CLIENTS

LUCID has pioneered professional Credit Rehabilitation in our Country, since 2003. We have been service partners to the Credit Bureaus, Bond origination Companies, Motor Dealers and other Credit facilitating businesses, throughout South Africa. We are proud to be improving the credit status of thousands of Finance Applicants countrywide monthly. Our services are provided by qualified & trained, Credit Advisors and Professionals, via a National Contact Centre, saving you time and costs. Our results are unprecedented.

OUR PROFESSIONAL ACCREDITATION:

- We are registered merchant the Bank: We accept payment strictly into a LUCID account via Credit Card, Debit Order and Cash Deposit/EFT into our FNB ACCOUNTS only
- We are also the only business with measure success rates on the Credit-Legal Rehabilitation Services that we provide with an average success rate of 92%
- We are the only business registered with the Credit Foundation of South Africa, qualified to render Credit Legal Rehabilitation Services
- LUCID is the founder of the *Credit Rehabilitation™* industry in South Africa
- We are a registered Compliance practice with the FSB
- We are also a registered Debt Counsellor with the FSB
- Our Call Centre has been audited by the National Credit Regulator

We look forward to giving your clients credit where it is due





LUCID CREDIT-LEGAL REHABILITATION SERVICES BROCHURE ©



	SCOREfix™	ACCOUNTfix™	ITCfix™	FRAUDfix™	DEBT-REVIEWfix™	JUDGMENTfix™
When do you need it to help you qualify for credit or improve terms of lending?	If you have a 0 score due to: - - No credit history - Your CR is badly blacklisted OR You have a low score: - No enough Credit - Blacklistings on your CR	When you have: - Accounts in Arrears - Defaults / Judgment to pay - Payments Arrangements to stop repossession - Manual Update for Accounts under 60 days in Arrears	When you have blacklistings on your CR: - Wrong Info - Missing Info - Duplicated Info - Remove Defaults - Update Paid Up Accounts over 60 days in arrears	When your identity has been stolen and there are fraudulent blacklistings on your name	When you are under Debt Review and you would like to get out of Debt Review	When you have a Judgment on your CR or you know you have a Judgment granted by any SA Court related to Debt
What is the benefit for you?	- Get a credit score - Gain 100 points on your current score - Qualify for credit/get lower interest	- Get a discount off what you owe - Update your CR & remove blacklisting	- Update your CR from blacklistings & get credit - Stop unfair legal action due to misinformation	Clear your CR and you may qualify for credit or get better lending terms	Get you out of Debt Review and save on the costs of the process as well as get access to credit again	Get the Judgment cancelled in court and clear your name so that you can qualify for credit
How does it work?	We create one customized 3-month score plan designed to create / improve your score	- Lucid will negotiate an up to 70% off your debt (<i>except SARS/African Bank</i>) - We will update your CR if in arrears under 60 days	We represent you & lodge a dispute with 1 or more bureaus (if needed) to correct any wrong, missing or duplicated information	We will: - Investigate the Fraud - Report to Fraud Agency - Update your CR with the Bureaus	- We will assess your case to see if you can come out; - If you can we will obtain a Clearance Certificate; and - Update your CR	Lucid Lawyers specialising in Credit Law will: consult, peruse, draft all docs, serve all docs on all Parties and represent you in court (once)
What do you have to do?	You have to follow the plan	- Pay the Debt - Send us paid up letter - Evidence of overindebtedness	- Send us Paid Up letter - Proof of the correct info - Evidence of Wrong Info - Remove Defaults if procedure not followed (20-Day Letter)	- Provide us with evidence of the Fraud	- Confirm if you completed any Debt Review Application (online/face-to-face) - Have money to settle home-loan or motor finance under DR	- Send Paid Up letter & - Send Consent Letter; OR - Proof that procedure was not followed (129 Letter) or Summons
How long does it take?	- 3 months - See improvements from month 1	- Negotiations: 20 working days - Manual Updates: 7-14 working days - Subject to all docs received & 1 Creditor	- Lodgments: 20 working days - Manual Updates: 7 working days - Subject to all docs received	- 20 working days - Subject to all docs being received	- 30 Working Days - Subject to all Docs received - Subject to meeting assessment requirements	- 1-6 Months - Subject to all docs received - Subject to the Courts
Our Fees	R1500 once off	R1500 once off - including 1 Creditor - R500 per additional Creditor	R1500 once off - including 1 Issue - R500 per additional Issue	R3000 once off - including 1 Fraudulent Acc - R500 per additional Acc	R2000 - Assessment R3000 - DR Cancellation - Subject to all docs received	Deposit of R3500 (MC) or R10 000 (HC) - R1000 per new legal service



LUCID CREDIT-LEGAL REHABILITATION SERVICES BROCHURE ©

LUCID

	GARNISHEE<i>fix</i>™	PRESCRIBED DEBT<i>fix</i>™	RECKLESS CREDIT<i>fix</i>™	ADMIN ORDER<i>fix</i>™	SEQUES -TRATION<i>fix</i>™	CREDIT COVERT™
When do you need it to help you qualify for credit or improve terms of lending?	You have a Garnishee on your name and money is coming off your Pay monthly	You have debt & have not been contacted to pay the debt in the last 3yrs	You are overindebted because Creditors gave you Credit when you could not afford it	When you are under administration and you would like to get out of being under administration	When you have a Sequestration Order on your CR or you know you have the Order granted by any SA Court related to Debt	When you want to prevent costs of becoming blacklisted in the future. Up to 70% of all credit users in SA have blacklistings on their name
What is the benefit for you?	Cancel the Garnishee Order and stop unwanted deductions from your Salary	Cancel the Debt without repaying, create more affordability and clear your name	Cancel the Debt without repaying, create more affordability and clear your name	Get the Admin Order Judgment cancelled in court and clear your name so that you can qualify for credit	Get the Order cancelled in court and clear your name so that you can qualify for credit	<ul style="list-style-type: none"> - Save costs on fair/unfair blacklistings - Prevent ID Theft - Monitor your CR - Credit Legal protection & savings
How does it work?	We will cancel the Order: <ul style="list-style-type: none"> - We do an Assessment audit & find fault with the procedure or the Court Order to see if you have a case; or - We cancel the Garnishee because you have paid up the Debt 	We will cancel the contract in law and have the debt voided <ul style="list-style-type: none"> - You will not have to pay the debt or return any associated Asset 	We will cancel the contract in law and have the debt voided <ul style="list-style-type: none"> - You will not have to pay the debt or return any associated Asset 	Lucid Lawyers specialising in Credit Law will: consult, peruse, draft all docs, serve all docs on all Parties and represent you in court (once)	Lucid Lawyers specialising in Credit Law will: consult, peruse, draft all docs, serve all docs on all Parties and represent you in court (once)	<ul style="list-style-type: none"> - Unlimited access to telephonic advice - R50 000 worth of Credit-Legal Services Per Annum - Unlimited Access to your Lucid Consumer Report - Vet Your Tenant - Up to 50% off Transfer Fees
What do you have to do?	You either have to: <ul style="list-style-type: none"> - Provide use with documents; or - Send us Paid Up Letter 	Declare that you have not been contact by sms/email/letter/phone to pay the debt in the last 3 years or more	Declare when you applied for credit: <ul style="list-style-type: none"> - No payslips provided/ - No Affordability/assessment done/ - Blacklisted at the time 	<ul style="list-style-type: none"> - Send us the 74Q Form / - Proof of Financial Situation Improved - Proof that Financial Situation is causing more harm than good 	<ul style="list-style-type: none"> - Proof that Debt is Paid Up - 3/4 of Creditors have been paid or given Security 	<ul style="list-style-type: none"> - Subscribe& pay monthly debit order Service - Get telephonic advice & discounts after first payment - Access other Services after 90 days
How long does it take?	<ul style="list-style-type: none"> - 3 months - See improvements from month 1 	<ul style="list-style-type: none"> - 20 working day - Subject to all docs received 	<ul style="list-style-type: none"> - 20 working day - Subject to all docs received 	<ul style="list-style-type: none"> - 1-6 Months - Subject to all docs received - Subject to the Courts 	<ul style="list-style-type: none"> - 1-6 Months - Subject to all docs received - Subject to the Courts 	<ul style="list-style-type: none"> - Ongoing access to All Services herein - Subject to Subscriber terms & conditions
Our Fees	Assessment: R2000 Deposit: R6500	Deposit: R5000	Assessment: R2000 Deposit: R6500	Deposit of R6500 - Subject to the Courts	Deposit: R25 000 (HC) - Subject to the Courts	R99 p/m - per member per month- min 24 met