



**SAIFF**

Own your **freedom**

Intega 

The logo for SAIFF Intego, featuring the word "Intego" in a white, sans-serif font. The letter "o" is stylized with a leaf-like shape on its right side. The logo is centered on a blue background that has a decorative, scalloped bottom edge. The entire page is framed by a pattern of light blue leaves and flowers.

If you're currently in the process of applying for debt review, then you'll know just how much you need legal protection against unlawful creditor action.

In fact, our research identified the lack of legal support as one of the critical reasons why so many debt review applications never make it to the courts to get that all important court order on the repayment plan.

So in an arena where creditors are often not playing according to the rules of the game, what you really need is SAIFF Intego...

## Geared to Protect You

Intego is the impenetrable legal shield you've been waiting for, offering protection for the entire duration of your application, up until you receive the court order formalising your newly structured payment plan.

Intego offers extensive legal protection relating to the illegal creditor terminations of the debt repayment plan negotiations. This protection also prevents illegal repossessions during this time of negotiation, during which the consumer is in a particularly vulnerable financial position.

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## Structured to Ensure Success

We are near obsessive about empowering consumers to own their financial freedom. And thus, when it comes to the debt review process, we only entrust our customers to the country's best DCs.

All our approved DCs are accredited with ADCAP. In other words, you have the assurance that your application is being processed by a market leading system that delivers proven results.

## Priced to Pleasantly Surprise You

This is where you will be pleasantly surprised by the monthly membership contribution. Because at SAIFF it's about helping our members to get ahead, not stay in debt.

To become a SAIFF member and receive the above protection, the following fees apply:

- A R350 once off joining fee
- A subscription fee calculated at 5% of your monthly rehabilitation amount.

The best part of it is that you need not worry about finding the additional cash upfront to cover the above fees. All contributions are structured as part of your monthly debt review repayments.

### Easy to Apply

You will find a SAIFF accredited DC under the 'Find a DC' tab on our website ([www.saiff.co.za](http://www.saiff.co.za)), which you are welcome to contact directly. Alternatively you can fill out the contact form on the website and you will automatically be connected to a DC closest to you.

If you are currently in the application phase of your debt review with a non-accredited SAIFF DC, and would like to be covered by Intego, please contact us to arrange for the transfer of your application to an accredited debt counsellor, and the activation of Intego on your account.

## More About SAIFF

Sometimes we only realise the value of our freedom once we lose it – and it is no different with our financial freedom. Getting it back is proving to be one of the hardest things to do, with creditors finding ways and means to undermine the good intention of the National Credit Act, with some going as far as appealing to have court ordered payment plans overturned.

But no more. Joining SAIFF Cooperative will be one of the key steps in taking back your financial freedom – because there is nothing as important as being financially free and completely in control of your life.

## Our Partners

Behind SAIFF's promise, you will find success driven partnerships to ensure that you receive the very best in legal and administrative services. This includes:



Van der Hoven Attorneys is South Africa's leading debt counselling litigation firm. Specialised knowledge and years of experience ensures that our members receive expert legal protection by a firm that knows the industry inside out.

All SAIFF DCs are required to use ADCAP as part of their accreditation requirements. ADCAP is South Africa's largest debt counselling application process system, with an unrivalled success rate in the negotiation and administration of payment plans. With an extensive in-house legal team, years of experience and a large call centre that enables each application to have a personalised care officer assigned, ADCAP is the key that unlocks the debt counselling benefits as outlined in the National Credit Act.