

Build your credit score with the Credit Builder Tool

Need to build or improve your credit score?

We're here to help!



Many South Africans struggle to establish or improve their credit scores, often advised to open clothing or retail accounts. However, this approach has two key challenges.

1. To access credit, you first need a credit score; to obtain a credit score, you must have a credit history; and to build that credit history, you need to access credit. See the problem!
2. If you manage to secure a clothing or retail account, mismanagement can result in overspending and unnecessary debt, particularly if these accounts do not align with your financial goals.

Why do you need credit score

A good credit score is essential for accessing financial opportunities such as loans, mortgages, or even favourable rental agreements. Whether you're starting with no credit history or trying to recover from financial setbacks, improving your score can make a significant difference in your financial future.



How does our open service account help?

With a single, fixed monthly payment linked to an essential asset, you can gradually boost your credit score while benefiting from the items you need. This account is ideal for anyone seeking to build credit safely and responsibly. **No credit history is required to get started!**

How to get started



Open a Credit Builder Account:

Start your journey with Welltec Financial Services



Choose Your Essential Product:

Select from our range of essential items, like inverters or smartphones, whatever you believe will positively impact your life.



Set Your Monthly Repayment Amount:

Choose a repayment plan that fits comfortably within your budget.



Select Your Payment Method:

Decide how you'd like to make your payments.



Receive Your Product:

Enjoy your new essential item!



Watch Your Credit Score Improve:

Each month that you make your payment, you'll contribute to a positive repayment history, boosting your credit score!

Available

credit-builder assets

We offer a wide range of products you can link to your Open Service Account. By making consistent monthly payments, you can steadily increase your credit score and set yourself up for better financial opportunities in the future.

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If you're ready to take control of your financial future and build your credit, contact us today to find out how you can link essential assets to your Open Service Account!



Contact Us:

Call Centre - 012 111 1583
WhatsApp Chatbot - 060 013 4809
Email - info@creditgateway.co.za
Website - www.creditgateway.co.za

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