



**Personal  
Loans**

+



**Overdrafts**

+



**Credit  
Cards**

=

More than  
**12x**  
Monthly Salary?



**It may be better to refinance  
those debts through a DCP.**



**The outstanding balances  
owed are consolidated with  
one financial institution (FI).**



**This can help reduce your debt burden and you only deal with one FI.**



- You will be offered a lower effective interest rate.
- What you owe will be paid over a period with a fixed monthly repayment sum.
- You will also be offered a concessionary revolving unsecured credit facility (such as a credit card) with a credit limit of one month's income