

CREDISA GUIDE

Advice on credit management

After a successful loan application and the payment of the agreed loan amount, the borrower needs to observe some rules in dealing with loans. Your creditworthiness shall be permanently preserved. We will provide you with information to help you to make sure that you will also be able to use financial freedom in the future.

Your credit - a payment obligation

In order to maintain your creditworthiness in the future, it is very important that you pay the installments regularly and punctually. In this way, you avoid an entry in the ZEK register and thus also a degradation of your creditworthiness. This will make it much easier for you to obtain a new loan later.

Should you experience financial difficulties, please do not hesitate to ask your bank for a delay. Many banks offer the possibility of suspending instalment payments for several months.

How to obtain your creditworthiness

- Pay attention to a regular payment of the instalments
 - o By paying your instalments regularly you can maintain your creditworthiness and also receive a new loan faster.
 - o Avoid dunning. These do not only damage your creditworthiness, but in the worst-case scenario you will not get a mobile phone contract, for example. Once you have an entry in the ZEK register, it remains for 3 to 5 years.
- Find out about current interest rates
- Use opportunities to reduce your own costs
 - o If the interest rate is favourable, you can replace your existing loan with a cheaper one.
- Recommend Credisa and receive a commission
- Call us as soon as there's a problem. We will be happy to help and can offer comprehensive advice.

Use interest rate changes as an opportunity

The interest rate valid at the time of taking out the loan is binding for the borrower. In general, however, interest rates for loans are not permanently fixed and are subject to fluctuations. The interest rate situation depends on the general economic situation and the legal provisions. For example, the maximum interest rate for consumer loans until summer 2016 was max. 14,9%. Since July 2016 it has only been at max. 9,9%. Credisa offers loans with an interest rate of 4.9% or more.

Therefore, it makes sense for many borrowers with high interest rates to reschedule for a loan with lower interest rates. Find out more about a redemption loan from us. On our website you can comfortably submit a non-binding credit application within 2 minutes.

Good to know - practical information

- Debts are tax-deductible
- Vehicle financing is often cheaper with a private loan than with leasing
- Online credit applications are much faster than in-store applications and do not cost anything at Credisa.
- Advice and application are free of charge for you
- Periods between 6 and 84 months
- Credit decision within 4 hours

We like to keep you up to date

Do you want to stay up to date on what credits, interest rates and other possibilities around the topic financing? Then please update your data in the attached sheet.

As your partner for personal loans, we will be pleased to inform you about news via our newsletter. Fill in the attached form and send it back to us.

