

Kredytobranie 2.0

consumer's good practices

Reasonably and in moderation plan your expenses, keeping in mind the income you get now, and the one you can get in the future.

This will help you achieve loans always within the limits of financial resources, even in the face of incoming holidays or family celebrations.

Before signing, always read a loan agreement and never give up your right of asking questions if you have any doubts as for its contents.

This way you will be conscious of duties arising from the agreement.

Always give true, current and complete information about your financial situation.

You will not take credit obligations greater than those you are able to handle, and at the same time will not expose yourself to possible legal consequences of giving false data.

Keep a schedule of loan repayments and pay no later than the date of payment.

Remember that when payment is made by bank transfer, it is considered to be completed when it reaches the bank account of the lender. Make a transfer order in advance, so that the money was on the bank account of the creditor no later than the repayment date. This way you do not expose yourself to additional costs associated with the debt collection.

You have to make sure, what is the sum of all costs associated with the credit and what are the repayment dates before signing the loan agreement.

This allows you to confirm whether you can afford to take out a loan and pay it off on time.

In case of trouble always contact your creditor before the date fixed for the repayment of the entire loan or even a single installment.

You will not lose your credibility, which you may need later on in the event of unforeseen problems, related to job loss or sudden illness as examples.

Do not disclose your personal data if not needed and do not act rashly giving information about yourself, especially by the Internet.

This way, you will not expose yourself to personality theft involving credit scams and protect yourself from large legal and financial problems.

Do not incur new loan to pay off earlier commitments without careful consideration whether you can afford it.

Otherwise, you expose yourself to serious problems with excessive debts in the same time exposing your family to prolonged stress.

Take out a loan in a recommendable company, and do not let yourself be guided by its representatives ensuring fulfilment of all your expectations.

Your safety increases, if the company in which you want to take out a loan is a member of self-government organisation and if needed, you can submit an application to the ethics committee or arbitrator appointed to hear complaints of consumers.

If a new loan is possible only with the participation of guarantors, you must be completely sure that you can afford the payment in accordance with the terms of the agreement.

Guarantors must be aware that they are held to the same obligation as you are to repay the loan, which they will have to fill out when you stop paying.

