



TH CREDIT SOLUTIONS

COMPANY PROFILE

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REG NO 2025/735164/07



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About Us.

TH Credit Solutions (Pty) Ltd is a South African-based credit repair and financial restoration company dedicated to helping individuals and businesses reclaim control of their financial status.

We provide professional, ethical, and legally compliant credit-clearing solutions to clients who have faced blacklisting, judgments, debt reviews, or unlawful credit actions. Our expert consultants, supported by a strong understanding of the National Credit Act and NCR regulations, ensure that each client's case is handled with precision, confidentiality, and care

We all aspire to financial freedom and whether you are an employee or a business person, the one thing that gets checked when you apply for credit is your credit profile. 90% of credit records are wrought with errors, expired listings and adverse information that result in declined credit applications.



Mission & Vision.

MISSION

To empower individuals and businesses to achieve financial independence and fair credit representation by offering transparent, lawful, and effective credit restoration and advisory services. To provide effective, ethical, and legally compliant credit restoration services that help individuals and businesses reclaim their financial confidence and restore their credit profiles.

VISION

To be South Africa's leading and most trusted credit rehabilitation partner restoring hope, fairness, and confidence in the financial lives of our clients. To become South Africa's leading credit repair and financial restoration company, recognized for excellence, transparency, and results-driven solutions.



Our Promise

TH Credit Solutions (Pty) Ltd , we believe everyone deserves a second chance. Our promise is to restore your financial integrity, protect your consumer rights, and equip you with the tools to build a stronger financial future.

Our Services

TH Credit Solutions (Pty) Ltd , we don't just fix credit problems we help you rebuild your financial future. Our dedication to our service is rooted in genuine care and commitment, transcending mere business transactions. We are motivated to exceed expectations in our endeavors to enhance the financial well-being of our clients.



BLACKLISTING REMOVAL

Incorrect information on your credit record can lead to a declined credit application. It is advisable to check your credit record for such errors before applying for credit. Some of these errors include accounts that are paid up but still reflect as open with arrears.



PRESCRIBED DEBT REMOVAL

The NCA is clear on what the law says regarding prescribed debt, however, we still have a high number of debt collectors breaking the law by collecting on debt that has prescribed, often with the help of credit bureaus who usually do not update consumers' records with the correct information



DEBT REVIEW FLAG REMOVAL

You might find yourself having to go through the debt review process in order to save your car or house from repossession. Done correctly, debt review can bring you peace of mind and lead you to financial freedom, however, there instances where debt review can become a nightmare when handled sloppily by incompetent and unscrupulous debt counsellors



RECOVERY OF BANK OVERCHARGES

Over the years, we have noted a trend by the banks where illegal interests are added to a client's account once the client misses a payment, causing the client's outstanding balance on the account to balloon to a point where they can no service the debt and their asset is repossessed.



CREDIT COACHING

The debt trap never ends and neither does your financial stress. It only gets worse as your debt grows, we are here to help ease your stress while fighting for your financial freedom supporting your dreams through financial literacy and credit coaching



ILLEGAL CAR REPOSSESSIONS

Thousands of people have had their cars repossessed by banks illegally. Just because you are behind in installments does not mean that the bank can come and collect the car whenever and however, there is a legal process to be followed. Facing repossession and not sure wha



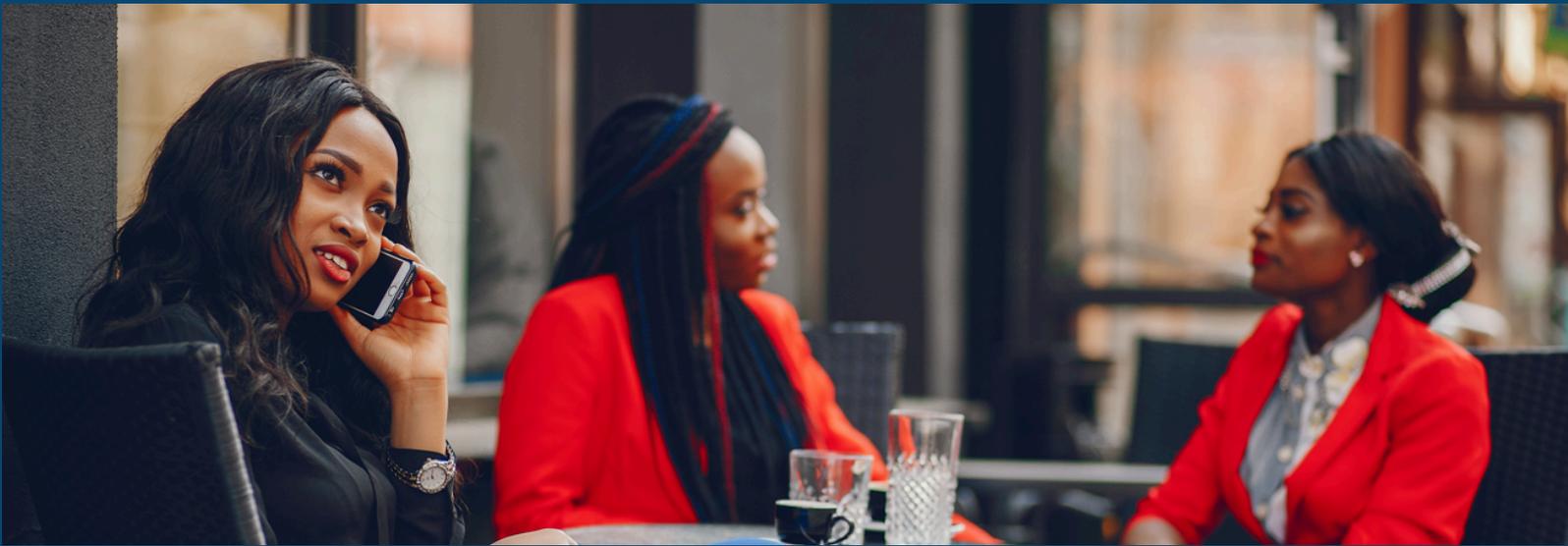
FORENSIC INVESTIGATIONS OF CREDIT ACCOUNTS

Our forensic team analyzes and audits credit agreements to uncover fraudulent, incorrect, or unlawful charges by lenders or credit providers.



IMPROVING CREDIT SCORE

We assist you Have a healthier credit record with reduced debt and a higher credit score, our intelligent, methodical approach is designed to put you on the road to genuine, lasting credit health.



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