

"Debt Cutter is an Australian owned and operated company whose aim is to assist clients with legitimate financial hardship who need relief from their debt problems."



Our friendly staff will respond to email enquiries within 24hrs and phone calls Mon – Sat until 7pm.

To get your **FREE**, no obligation, Debt Relief Consultation simply call **1300 887 211** or visit www.DebtCutter.com.au

Contact Us

Phone 1300 887 211
Fax 07 3362 6599

PO Box 2501
Wellington Point Qld 4160

Sam Pos Pty Ltd trading as Debt Cutter
ABN: 15 160 226 769

Eligibility conditions apply.
Debt Agreement Administrator Registration #985

Cut your debt and live your life!



ONE easy regular payment with NO further interest!



A better way to live.



A better way to live.



A better way to live.

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Life is full of unexpected changes such as family emergencies, job loss and even our health.

Unfortunately at these times our *friendly* credit providers can often turn into our *not so friendly* debt collectors.

"ONE easy regular payment with NO further interest!"



Talk to us today on
1300 887 211
Your FREE consultation is strictly confidential

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Are you struggling with your unsecured debt?

If you are struggling to meet your current unsecured debt such as credit cards, escalating bills and personal loans then a Government legislated Debt Agreement may be your answer.

If your quality of life is being affected through debt stress and harassment, then **now is the time to get some control back.**

How can a Debt Agreement help?

In 1996 the Federal Government introduced the *Part IX Debt Agreement* legislation to provide a *Bankruptcy alternative* to those who are financially overstretched.

A Debt Agreement is simply an arrangement between you and your creditors to reschedule your current unsecured debts over an agreed period of time based on your budget.

This easy to manage Payment Plan combines all of your current unsecured debt, **into just one regular payment without accruing interest** as your debts become frozen.

How does a Debt Agreement work?

As a registered Debt Agreement Administrator (#985), Debt Cutter will do a detailed assessment of your current level of unsecured debts and budget before presenting your Debt Agreement proposal to your creditors outlining your payment schedule that is being offered.

It is in your creditors' interest to accept your proposal to ensure they will receive their funds (without accruing interest), rather than risking you declaring bankruptcy.

How do I know if I qualify for a Debt Agreement?

If you are genuinely experiencing financial hardship in meeting your debt repayments and you can **answer YES to 2 or more of the below, then you should talk to us today.**

- Unsecured debt over \$8000
- 2 or more unsecured debts
- Credit providers becoming DEBT collectors
- Need to consolidate into just one payment
- Need your debts' interest and fees frozen

Debts suitable for a Debt Agreement:

- Unsecured personal loans
- Credit cards
- Disconnected phones/old electric bills etc
- Centrelink over payments
- Repossessed cars
- Mortgage foreclosure

You may still qualify for a legislated Debt Agreement even if you:

- Are receiving Centrelink or Pension
- Have Court action threatened or pending
- Have a bad Credit record
- Are behind in credit/loan Repayments

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