



**NIYATU CREDIT LIMITED**

*Grow your ideas*

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## RESPONSIBLE BORROWING

Responsible borrowing refers to the practice of taking out loans or credit in a way that is manageable and sustainable. It involves borrowing only what you can afford to repay and ensuring that you fully understand the terms of the loan, including interest rates, repayment schedules, and potential fees.

Here are some key principles of responsible borrowing:

1. **Borrow within your means:** Only take on debt that you are confident you can repay based on your income and financial situation. Borrow to grow!
2. **Understand the terms:** Ensure you clearly understand the interest rate, repayment period, fees, and any penalties for missing payments or early repayment. Niyatu Credit is here to grow with you!
3. **Have a repayment plan:** Before borrowing, create a budget or plan to so you can meet the repayment schedule without putting yourself in financial distress. Niyatu's payday loans ensure that you borrow with a set repayment day.
4. **Avoid excessive debt:** Try not to borrow more than you need, as accumulating too much debt can be financially harmful. Get peace of mind today by compounding your loans into one with Niyatu Credit.
5. **Check credit history and score:** Be aware of your credit score and the impact borrowing may have on it, especially if you are considering long-term loans like mortgages or car loans.
6. **Seek advice if needed:** If you're unsure whether borrowing is the right option, consider seeking advice from a financial professional.

By borrowing responsibly, you can manage debt in a way that doesn't negatively impact your financial health in the long term.

Your friendly relationship manager at Niyatu Credit is always on hand to help you assess how much you can borrow, the tenure and how to restructure should you need a bit more breathing space. Niyatu Credit is about real solutions for real change.

***Tembo Nguluwe!***