

Your housing finance specialists.





### WHO WE ARE

Transparent Consulting Services (TCS) is a registered credit provider with the National Credit Regulator (NCR) whose mission it is to provide members in the Printing Industry with access to housing finance so that they are able to buy a home, upgrade or make repairs to their current home.

For the past 14 years, TCS's sister company, Transparent Financial Services (TFS), has provided members of the SATU National Provident Fund and the Printing Industry Pension Fund access to home loans throughout the country with their pension-backed home loan facility.

TCS has now taken over this part of the business and is making this facility available to the printing industry as a whole. This means that you no longer have to belong to the union to take out a pension-backed home loan with us. However, you will have to be a member of either the SATU National Provident Fund or the Printing Industry Pension Fund for SATU Members in the Printing Industry to qualify to apply for a home loan through TCS.

# WHAT WE REQUIRE FROM OUR CLIENTS

TCS wants each client to make the most of their access to a pension-backed home loan.

As the client, it is vital that you provide us with accurate information about your financial and personal situation. We also expect you to be informed about your financial options, rights, and obligations, and to keep your personal information accurate and up to date.

#### Please let us know

We ask that you let us know right away if you experience any problems with your application, or if your financial or personal situation changes during the course of your loan.

## WHAT WE OFFER TO OUR CLIENTS

Customer service is important to us and we value your opinion.

Your home loan consultant is at your service, highly trained and your first port of call for information and help. However, should you experience a problem or have a question that your home loan consultant cannot solve, our Customer Service staff will be ready to help.



### **OUR PLEDGE**

Along with fair and dignified treatment, as a client you can expect a service that is designed to meet your needs in an affordable way.

You can expect full transparency at all times and can rest assured that your personal information is always kept private and secure. In addition, as a valued client, you can expect punctual and reliable service delivery, and a quick response to any questions or concerns you may raise with us.

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