

Moni-Minus

Service that will help you:



Budget.



Be disciplined.



Watch your daily spending.



Watch your bills.



Switch to a cheaper Loan.



Sort out your bank account.

watch
your savings
grow
with
Tisa



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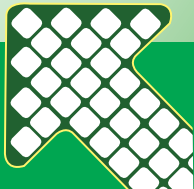
Moni-Minus

DEBT



Is the **WEIGHT** too much?

Transfer your balance and we will
pay off your **DEBTS**.



What is **Moni-Minus?**

Moni-Minus is a debt consolidation (L4) product designed to help members roll all their loans from LFI and Commercial Banks into one(1) **TISA Loan**.

The Loan Product is to help relieve members who are struggling and stressing over paying hefty loan repayments and loan interests.

Moni -Minus enables the members to take **more pay** home as his loans are consolidated into one at a much **lower loan interest** of ONLY 12%.

Who Qualifies

- Education / Government employees
- Current TSL member
(Public Servants and Statutory employees)
- Existing Members
- No CDB records
 - *no default for the past year
 - *no arrears
 - *no record of bad loans
 - *completed documentation provided

Our unique debt reduction service offers you a far better solution to:

- Save thousands on Interest Charges
- Stop Financial Institutions from Harassing you
- Get out off the DEBT TRAP
- Lower your Total Debt and Interest Rates
- Take more pay home



make a **fresh**
start with **TISA**

Not for Profit, Not for Charity, But for Service

Customer Benefits

- More take-home pay
- Pay Less Interest
- Lower Payments and Balance Income
- Lower Total Debts and Avoid Debt Trap

Time is now to **lower your payments**

and **balance your income.**

- ✓ Flexible Repayment Terms
- ✓ Low Loan Interest at 1% p/m
- ✓ Suitable Terms & Conditions
- ✓ Accessible
- ✓ Affordable
- ✓ 24 Hour Processing Time

