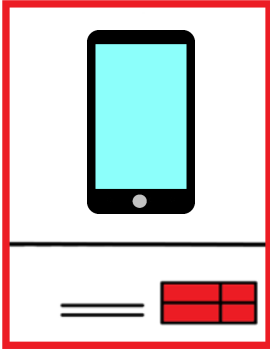




**Why are we here?**



You owe money.

Like to your phone service

It was hard to pay it back.

We call this a debt.

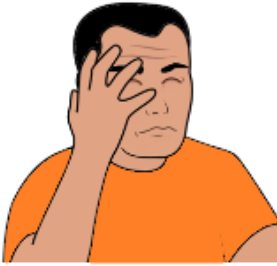


We are Debt Managers.

You can talk to us now.

You still need to pay.

You pay us now.



Lots of people find it hard.

You want to pay back the money.

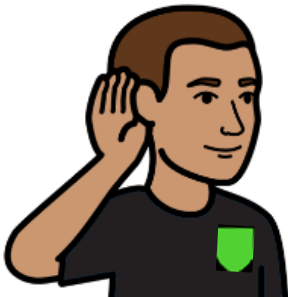
**But**

You have a lot of bills.



Tell us why it is hard.

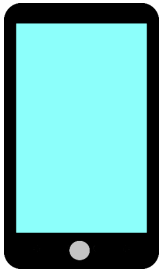
Tell us how much you can pay.



We listen to you. We help you.



# You want to know more about us



Talk to Debt Managers.

Call 0800 683 738.



Look at our website.

[www.debtmanagers.co.nz](http://www.debtmanagers.co.nz)

You can ask a person to help you.