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**Personal Credit Repair**



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# Introduction

- **Company Background**

**UK Global Associates Limited has been trading since 2008. We are specialist in the credit industry. We work and liaise with the top professionals in the financial industry.**

- **We specialise in credit repair, and secured loans.**  
**We can arrange and source all types of loans from commercial residential in the market place.**  
**We have a unique platform of delivering our services online cost effectively through our automated system.**
- **UK Global Associates Limited provides a personal credit repair service for individuals and companies.**
- **A poor credit rating is often the reason why people are refused credit when applying for loans, credit cards, store cards, mortgages, mobile phones or cars. Negative or adverse information held on your credit file will result in bad credit rating.**
- **Essentially, UK Global Associates seeks to remove or correct harmful information held on your credit file by the credit reference agencies.**
- **Such negative information may be preventing you from obtaining further credit.**



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## Do you have Adverse information on your credit file?

Such as :-

- County Court Judgements (paid or unpaid)
- Defaults (paid or unpaid)
- Family Adverse Credit
- Blacklisting
- Bad Payment History
- Incorrect Information
- Credit Searches
- Fraudulent Applications
- Out of Date Information
- Repossessions
- you will be given a bad credit rating and will almost certainly be refused further credit.
- If you do not clear or amend the negative information held on your file this situation will continue. Repeated applications for credit will only serve to worsen the position for you as all sizeable institutions will run credit checks on you before granting credit. These searches will register on your credit file and their mere presence will affect your creditworthiness adversely.
- Any kind of bad credit information, including CCJs and defaults remain on the credit files for a **MINIMUM OF 6 YEARS** regardless of whether the debt has been paid off or not.
- Other member of your family at the same address with adverse history may effect your credit file.
- Your address may be blacklisted for credit through no fault of your own thus preventing you from obtaining credit.
- Out of date information on your file or incorrect information may prevent you from obtaining credit.



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## What can UK Global Associates do for you?

**We take prompt and effective action to remove or amend harmful  
Information held on your file by the credit reference.**

**Agencies in cases where information has been incorrectly recorded  
or the matter to which the information relates has been discharged.**



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## Why Choose UK Global Associates?

- We have a team of professional consultants who have specialised in this field for over 10 years that can deal promptly with your case.
- We can AMEND or REMOVE any harmful information on file whether it being settled or unsettled.
- We know your legal rights as an individual according to your case.



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## What does the Credit Repair Process entail?

**Stage 1 – We will obtain a copy of your credit file held by the major credit reference agencies.**

**Stage 2 – We will carry out an analysis of your credit file and let you have a detailed EASY TO UNDERSTAND analysis which will identify the negative entries on your file which are causing or likely to cause you a problem in obtaining credit.**

**Stage 3 – We will discuss with you the specific negative items identified in Stage 2 so that we can establish what action can be taken to remove or amend those damaging items. At this stage we will tell you precisely what can and also what cannot be done to improve your credit file. We will not be able to remove information that has been properly recorded or where the matter is undischarged.**

**Stage 4 – We proceed to take the action agreed as a consequence of our discussions in Stage 3.**

**Stage 5 – We provide you with a detailed copy and analysis of your 'Repaired' credit file together with a full explanation of its contents.**



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## How long does it take?

**The initial process (Stage 1 to 3) can usually be completed within 10 days. (Stage 4) can take anywhere from two to six weeks depending upon complexity. (Stage 5) takes two weeks from completion of (Stage 4).**



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## Frequently asked question?

- **Q.1. Is it guaranteed that my credit will be cleared?**  
**Yes 99.99% guaranteed**
- **Q.2 What are the chances that credit will not be cleared?**  
**a) Client not registered on the Elector Register.**  
**b) Fully not complying with FCM standards and procedures. (See Terms and conditions)**
- **Q.3 What will happen if credit does not get cleared?**  
**This usually happens to those clients who have not given full details or enough information regarding their credit history or current credit status.**  
**The more information you provide the better your case will be.**
- **Q.4 How will I know when to apply for credit?**  
**At stage 5 We will inform Equifax & Experian update your files once the items have been corrected or removed.**
- **Q.5 What evidence is there that I will be liable to re-apply for a loan or take out credit once I have used UKGAL services?**  
**We will apply for your new files to be sent you by the two leading credit agencies Equifax and Experian with new updates.**
- **Q.6 How long does it take for my credit to be repaired?**  
**Overall 7 weeks on completion depends on the complexity. However this could take longer!**



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## Frequently asked question?

- **Q.7 Can I do it myself?**

No as there's laws that govern this which involves a lot of phone calls and some legal knowledge. We have a team of professional consultants who are specialist in this field, they have over 10 years experience. Our team can deal promptly and smoothly with your case.

- **Q.8 What are the methods of payment and is there an easy payment scheme?**

We accept PayPal BACs, CHAPs, or cash. There are no easy payment schemes as the charges that we charge covers agents fees legal cost, stages 1234 non - refundable.

- **Q.9 My name had been involved in a fraudulent activity, something to which I was not aware of, Can my name still get cleared? Yes whether you where unaware of the fraudulent activity, we treat this as normal, in remove or amending harmful information from your credit file.**

- **Q.10 Is Credit repair legal or illegal? (Data Protection Act 1998)**

It's legal to correct errors on credit file its legal to dispute items on your credit report if their misleading. You can dispute inaccurate information and if you want them to be verified you can dispute these items on your credit report.

- **Q.11 The rights you and I have according to Credit Act? as follows;**

Under the Data Protection Act 1998, you and me have rights as an individual to challenge what's on your file see link below for more info:<http://www.berr.gov.uk/whatwedo/sectors/infosec/infosecadvice/legislationpolicies/legislation/dataprotectionact/page33364.html>



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## What are the costs?

**Stage 1, 2 and 3 £249.99 Inc VAT**

**Stage 4 £19 + VAT per items amended or removed up to a maximum of 8 items. if there are more than 8 items the cost for this stage is capped at 8 charges (i.e. 8 x £19 + VAT in others words £152.00 plus VAT). The capping of charges does not include linked addresses requiring searches or fraud related entries. The actual figure which will apply at Stage 4 will always be notified to you in advance and there is no obligation on your part to have the work done.**

**Stage 5 FREE of CHARGE**

**From this you can see that the MAXIMUM cost which you can incur is £432.39 Inc VAT with the MINIMUM cost being £249.99 (Assuming that no further addresses require searching or fraud related entries require attention).**

**The initial cost of £249.99 Inc VAT is not refundable.**

**What is the next step?**

**Call NOW! TO APPLY: 0872 442 8617**

**Make Payments to: UK Global Associates Limited**

**HSBC  Bank PLC UK**

**Account no: 11771825**

**Sort code: 40-01-07**

**NOTE: For stages 123 fees must be paid upfront which covers work carried out and legal's.**