THE DEBT FILE

WHEN A DEBT LETTER ARRIVES

A first-response checklist for South African consumers

Use this checklist to slow the process down, identify what you received, preserve your evidence and take the next safe step. Tick each item as you complete it.

> **URGENT:** A summons, notice of judgment, warrant or sheriff document is a court matter. Record the date it was served and obtain legal assistance immediately. A complaint to a bank or ombud does not replace a court response.

1. Identify the document

☐ Write down the date and time it was received or served.

☐ Photograph or scan every page, plus the envelope or proof of service.

☐ Check the sender, original creditor, account/reference number, amount claimed and stated deadline.

☐ Mark the document type: demand letter / Section 129 notice / summons / judgment or warrant / unsure.

☐ Do not rely on a phone description. Keep the actual document.

2. Start your evidence file

☐ Create one folder for this account - digital and/or paper.

☐ Add the credit agreement, statements, payment proofs, emails, SMS messages and prior letters.

☐ Add proof of every address change sent to the bank or credit provider.

☐ Log every call: date, time, person, company and a short summary.

☐ Record every balance quoted and the date it was quoted.

3. Request the documents in writing

☐ A copy of the original credit agreement.

☐ A detailed statement showing payments, interest, fees and costs.

☐ A written calculation explaining the current amount claimed.

☐ Confirmation of who currently owns the account or has authority to collect it.

☐ The address used for formal notices and legal documents.

☐ Written confirmation of any deadline or legal action already started.

4. Protect your position

☐ Keep your response factual. You may request proof without agreeing that the amount is correct.

☐ Do not sign an acknowledgement, settlement, consent to judgment or unaffordable arrangement before understanding it.

☐ Do not promise a payment you cannot sustain.

☐ Save proof that your written request or response was delivered.

☐ If you are in financial hardship, prepare a simple income-and-essential-expense summary.

Five things not to do

☐ Ignore a summons, judgment, warrant or sheriff document.	☐ Throw away the envelope, delivery slip or proof of service.
☐ Sign a settlement, acknowledgement or consent you do not understand.	☐ Assume a complaint or negotiation automatically stops a court deadline.
☐ Post unredacted account numbers, ID numbers or court papers on social media.	☐ Pay cash or transfer money without a written reference and proof of payment.

This checklist is general information, not legal advice. Deadlines and remedies depend on the document, court and facts of your matter.

MY DEBT FILE - CASE SNAPSHOT

Complete one page for each separate account or claim.

BOOK BONUS

Full guide + templates included with online purchase

Original creditor		**Collector / attorney**	
Account / reference		**Amount claimed**	
Date received / served		**Document type**	
Court and case number		**Deadline stated**	
Address used by creditor		**My correct address**	
Last payment date known		**Last balance I can verify**	
Main issue / question		**Next action date**	

My next actions

☐ Save and scan the complete document.	☐ Send my written document request.
☐ Obtain legal advice about any court document.	☐ Update my formal address in writing.
☐ Prepare my affordability / hardship summary.	☐ Check my bank complaint reference and response date.
☐ Escalate an unresolved complaint when eligible.	☐ Set a follow-up date and keep proof of every step.

Useful support

National Financial Ombud Scheme (NFO) For eligible bank and credit-provider complaints after first using the provider's complaint process. Free service. **0860 800 900 | WhatsApp: 076 574 8055**	**Legal Aid South Africa** Advice and possible assistance, subject to the type of matter and qualification requirements. **Advice Line: 0800 110 110 | Please Call Me: 079 835 7179**

Court documents remain urgent even while a complaint, negotiation or ombud matter is underway.

Notes and follow-up

General educational information. Current July 2026. Seek qualified advice for your individual matter.