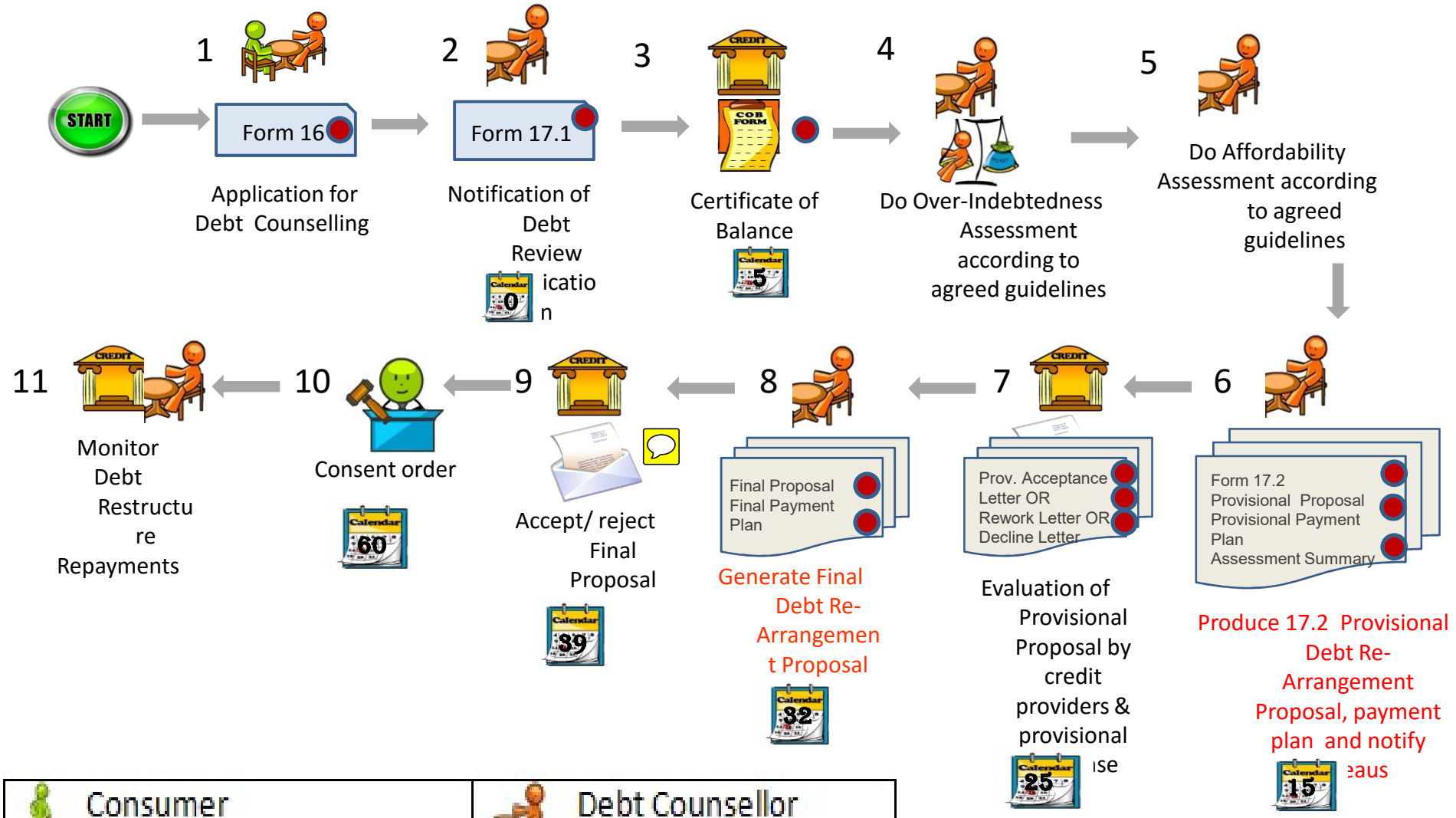
The two stage debt review process



Consumer	Debt Counsellor
Credit Provider	Credit Bureaux
Standard Output Format	PDA