

Interview Script: Addressing Credit History

Purpose:

This script is designed to help you respond clearly, confidently, and professionally if Sanlam or any recruiter asks about your credit history during background checks.

Key Pointers Before Answering:

- Stay calm and professional — never sound defensive.
- Be honest, but keep it brief and solution-focused.
- Show that you've taken responsibility and are now financially disciplined.
- End your answer by linking back to your reliability and commitment.

Sample Answer (Short):

"A few years ago, I had a small credit account which I unfortunately could not fully settle at the time. The balance was low, and the account has since been closed. I've learned from that experience and now manage my finances responsibly. I want to assure you that this does not affect my ability to be reliable, responsible, and focused in my professional role."

Sample Answer (Expanded, if pressed for details):

"In 2021, I opened a small credit facility with a limit of about R4,800. Toward the end, I was unable to pay the last R800, which led to the account being closed. Since then, I've taken steps to improve my financial management, and I've had no further issues. I see it as a valuable lesson that has made me more responsible, both financially and professionally."

How to Deliver It:

- Practice your response so it feels natural.
- Keep eye contact and maintain a calm tone.
- Do not over-explain unless specifically asked.
- Always end by reinforcing your reliability.