

Your way to a debt-free life starts here:

Our consulting hours:

Mon- Fri: 8:00 a.m. to 6:00 p.m.  
Sat: 8:00 a.m. to 12:00 p.m.

How to reach us:  
**0800 147 80 52\***

[kontakt@thm-gmbh.de](mailto:kontakt@thm-gmbh.de)

Also visit us on the internet:  
[www.thm-gmbh.de](http://www.thm-gmbh.de)

# We are here for you!

Our service has received a GOLD award!



*"Simply brilliant. No one could help me. This company took care of everything. Thank you!"*

*"There were no problems and above all, it means a lot less stress. This service provides real relief."*

*"A good alternative to the public institutions."*



Fast and easy help when you are  
in debt

Our projects:



\*free

THM GmbH is a service provider specialized in debt aid.

Our experienced employees support you through the whole way, it begins with the application and end when all your debts are payed.

THM GmbH is your trusted partner, always by your side.

By means of debt conversion or debt regulation, you will be able to systematically reduce your debts and start to lead a new debt-free life.

Whichever way you choose, we are there to give you support!

Does this sound familiar to you?

- Too many individual instalments per month.
- Ever-accumulating interest rates and fees.
- Increasing pressure.
- Increasing fear of the bailiff and of being impounded.
- Your hard-earned money does not last all month.
- Your overdraft limit is always stretched to the max.

Are you also asking yourself:

- What is my family going to say?
- What are my friends going to think?
- Where is it all going to lead?
- How am I to cope all on my own?

BUT you are not alone!

Reduce your monthly individual instalments and combine them into one single manageable instalment.

We are there to negotiate with your creditors, saving you time and nerves.

By means of reducing your instalments, you will have more cash to live on again and even get the opportunity to save a little money for new acquisitions.

Save on the fees for account management, too. Leave the distribution of your instalment among your creditors to us.

Thus you will never forget an instalment again.

Get informed and convinced today!  
Start your new debt-free future now!

