

LEGAL LOAN.COM S/A. (PTY) LTD

.....Meeting Your Financial Needs

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WHO WE ARE?

As a member of the Legal Loans family, we live by the following values: Respect, Dignity, Integrity, Accountability, Pushing Beyond Boundaries and last but not least, the spirit of Ubuntu.

Legal Loans is committed to providing business loan, home loan, personal loans and debt consolidation products that enable the responsible use of credit as part of a structured financial plan at 3.50% interest rate. Too many South Africans fall prey to debt traps as a result of ill-informed financial decisions. Products such as multiple and payday loans can very quickly lead to crippling debt. Loans taken from unscrupulous lenders aren't usually designed around a customer's unique financial situation and have high repayments and high interest rates.

Legal Loans dedicated to finding the best short-term and long-term lending solutions for our clients who are in need of a cash loan to cover anything from extra monthly expenses to the unexpected.

We will strive to provide you with the cash you need and when you need it. When you need a fast cash loan, there is no time to waste. Legal Loans will assist you in getting pre-qualified for a loan. An agent will contact you and give you an approval decision while you wait.

If your loan is approved you won't have to wait long before the money you need appears in your bank account.

Our flagship product, My Money Plan allows you to consolidate debt by combining it into one plan and pay a lower installment. It also helps you reduce your finance charges and increase your available cash.

HOW WE LEND

Affordability: The size of the loans we offer depends on what you can afford. If used responsibly and with care, loans can influence your life positively, for example, loans for education or home improvements. We help you to make responsible choices; to understand the link between your duty to repay the loan and being able to afford the monthly repayments over the agreed number of months.

Spending time: We spend time with you to make sure you understand the loan process. Our aim is to make sure that, together, we create a plan that manages your debt and monthly cash requirements so that you can take control of your finances and face the future with confidence.

WHO MAY APPLY FOR SUCH A LOAN?

Legal Loans range from between R10,000 to R5,000,000 (PERSONAL) R50,000 to R10,000,000 (HOME), R100,000 to R20,000,000 (BUSINESS) and individuals between the ages of 21 and above, who is employed, and earning at least R2000 per month can apply.

LOAN PERIOD AND INTEREST RATES

The repayment on your loan will vary from between 6 months to 20years and the interest will be charged accordingly. Legal Loans are unsecured loans which also mean that no collateral or securities from the individual is required.

REASONS TO CHOOSE LEGAL LOANS:

- Pre-qualification in seconds
- A paperless process with no queues
- Instant cash loan of up to R1,000 000
- Cash deposited within 24hrs
- Competitive rates offered (3.50% FIXED INTEREST RATE)
- Flexibility: 6 months to 20years to pay

MONTHLY REPAYMENT FOR CERTAIN LOAN AMOUNT & LOAN DURATION

Refer to the Loan Options Table below which was calculated at 3.50% Per Annum as a mere guide. Choose the installment and loan term that suits you.

LOAN AMOUNT	24 Months	Total amount repayable	36 Months	Total amount repayable	48 Months	Total amount repayable	60 Months	Total amount repayable
R 5000	R 216	R 5,184	R 146	R 5,274	R 111	R 5,365	R 90.96	R 5,457
R 15000	R 648	R 15,552	R 439	R 15,823	R 335	R 16,096	R 272	R 16,372
R 30000	R1,296	R 31,105	R 879	R 31,646	R 670	R 32,192	R 545	R 32,745
R 60000	R 2,592	R 62,211	R 1,758	R 63,292	R 1,341	R 64,385	R 1,091	R 65,490
R 80000	R 3,456	R 82,949	R 2,344	R 84,089	R 1,788	R 85,847	R 1,455	R 87,320
R100000	R 4,320	R 103,686	R 2,930	R 105,487	R 2,235	R107,308	R 1,819	R 109,150
R120000	R 5,184	R124,423	R 3,516	R126,543	R 2,682	R128,770	R 2,183	R 130,980

HOW DO YOU APPLY?

Interested Persons can apply or indicate their interest by sending an email to: **legalloans@cash4u.com**, with the following information: **Your full name, ID number, Occupation and Monthly Income, Contact Phone Number and Email Address**. Our consultants will respond to your email with further instructions, information and our LOAN APPLICATION FORM.

We look forward to partnering with you towards having your needs met most conveniently.

Regards,

**Legal Loans
Marketing Team**