



## PERSONAL LOAN APPLICATION CRITERIA

### Eligibility

Personal loans will be offered through our financial service providers to customers who are:

Permanently employed  
Self employed

Between the ages of 18 and 59  
Have a valid South African ID

Who are permanent residents

Have a bank account into which salaries are deposited.

Amount you could qualify for through our financial service providers

The minimum amount is R15,000.00 up to R10,000,000.00

Customers income will determine the amount they will qualify for.

### Repayment period

The minimum repayment term is 12 months and maximum term is 240 months

Interest rate is 4.5%

To process a loan application, our financial service provider will need:

- A clear copy of a valid South African ID.
- Two month's most recent pay slip or Bank Statement
- Proof of physical address ie. a utility bill, cell phone or store account bill not older than 30 days. Applicant MUST sign the page.

**NB. IF THESE AFOREMENTIONED DOCUMENTS ARE NOT SIGNED AND SUBMITTED ACCORDING TO THE ABOVE SPECIFICATIONS BY THE APPLICANT OUR FINANCIAL SERVICE PROVIDERS CANNOT PROCEED WITH YOUR LOAN APPLICATION.**

### Consolidation of Debt

When applying for a loan to consolidate debt the following criteria must be adhered to:

Provide a letter from each creditor (on their letterhead) stating the outstanding balance as well as their banking details. In the event of an approval the creditors will be settled directly.

The settlement letter must be valid for at least 8 days

Do not list the accounts to be settled under the "personal expenses" section of the application form.

### Additional Information

Any additional documents/letters, for example, a judgment which is fully paid up can be submitted.

Customers who have adverse orders (but no judgments) against their name may apply. Under certain conditions approval will be possible.

Customers who are under administration or debt counseling are also qualify

### Important

All application forms must be completed legibly and accurately.

All copies of required documents must be clear and legible.

Any missing information or the absence of all the required documents will lead to delays or even the declining of the loan application.

PS. This loan seeking service, is a complimentary added benefit to the Cash express convenient service package.

NB. Cash Express Terms and Conditions do apply.

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