

Dearly Esteemed Customer,

On behalf of our board of Directors, I write to introduce RCS Loans to you. Firstly, RCS is an acronym for **Residential Credit Solutions**. **RCS is a registered Credit and Financial Services Provider. NCRCP 38. FSP 44481**

RCS Group is a financial independent company which offers individuals a variety of loans including personal loans, home loans, Insurance, private label and retail credit cards.

Who may apply for such a loan?

RCS Loans range from between **R10,000 to R250,000 (PERSONAL LOANS)** **R50,000 to R2,000,000 (HOME LOANS)**, **R50,000 to R5,000,000 (BUSINESS LOANS)** and individuals between the **ages of 21 and 75**, who is permanently employed, and earning at least R2000 per month can apply.

Back up and quality service guaranteed

The RCS Group was established during 1999 by two business giants namely, Standard Bank with 45% shares and Foschini Group with 55% shares, and therefore financial expertise and customer service backup is guaranteed for your RCS LOANS; RCS is also listed on the Johannesburg Stock Exchange (JSE).

How do I go about applying for such a loan?

It really is as simply as Simply **SENDING AN EMAIL** (rcsloans@starmail.co.za) with accurate information and a customer service advisor will contact you within hours to complete the transaction. A real time credit check facility is available which automatically provides information regarding your current credit ranking, and whether or not you qualify for the loan amount.

Loan period and interest rates

The repayment on your loan will vary from between **12 to 120 months** and the interest will be charged accordingly. RCS personal loans are unsecured loans which also mean that no collateral or securities from the individual is required, This ought to motivate a higher interest rates charged but we are offering this loan at just **3% FIXED INTEREST** in our amazing WINTER 2016 SPECIAL LOAN OFFER.

Other fees

Other fees, including initiation and service fees might be applicable and individuals need to be aware of this. Individuals may be subject to undertake a small insurance policy which will cover your loan amount in the case of dread disease, permanent disability or death.

RCS loans are usually must easier to obtain and the application process is simple. Friendly and knowledgeable customer agents will be able to assist with any queries, and whether or not the requested personal loan and repayments will suit your budget. RCS personal loans are ideal to obtain if you require funds relatively quickly. It can therefore not be stressed enough to keep your current debt payments up to date to ensure trouble free and easy access to a RCS Loan.

Individuals or Businesses interested in applying for a RCS LOANS or who simply require more information, simply SEND AN EMAIL with **ID Number, Full Name, Requested Loan Amount, Monthly Income and Contact details** to rcsloans@starmail.co.za

REASONS TO CHOOSE RCS LOAN:

- Pre-qualification in seconds
- A paperless process with no queues
- Instant cash loan of up to R100 000
- Cash deposited within 24hrs
- Competitive rates offered (3.0% FIXED INTEREST RATE)
- Flexibility: 12-240 months to pay



FREQUENTLY ASKED QUESTIONS ABOUT RCS LOANS

Q1: How do I apply?

A: Email us your details for Instant / non obligatory quote and other application directive.

Q2: What loan amount can I apply for?

A: We offer loan amounts from **R10,000 to R250,000 (PERSONAL LOANS)** **R50,000 to R2,000,000 (HOME LOANS)**, **R50,000 to R5,000,000 (BUSINESS LOANS)**

Q3: What is the maximum Loan duration?

A: 10 years, see table below.

Q4: What is Customer Protection Insurance?

A: It covers your loan or card outstanding balance in case of death, disability or retrenchment.

Q5: What if I am “**Blacklisted**” or “**Under Judgment**”, Can I still apply?

A: It is the number that evaluates a person's credit history, you can apply.

Q6: What is my monthly instalment?

A: Your monthly instalment is influence by the loan amount & loan duration. See below table for guide.

GOODNEWS FROM RCS LOANS

Whether you're looking for extra cash for car repairs, your studies or even a wedding, trust RCS to make it possible. Getting started is easy, all it takes is a couple of steps – and **we'll call you back**. You could get access up to R250 000 in 24 hours with just a short Application process.

If you pre-qualify for an RCS Loan, RCS will call you, or you can **Email: rcsloans@starmail.co.za**

We just need a few pieces of information to process your application. Once it is approved, the money is deposited into your account within a day or two OR our RCS Card is delivered to your address.

MONTHLY REPAYMENT FOR CERTAIN LOAN AMOUNT & LOAN DURATION

LOAN AMOUNT	LOAN DURATION				
	12MONTHS	36MONTHS	60MONTHS	96MONTHS	120MONTHS
10 000.00	846.94	290.81	N/A	N/A	N/A
20 000.00	1,693.87	581.62	359.37	N/A	N/A
50 000.00	4,234.68	1 454.06	898.43	586.48	N/A
100 000.00	8,469.37	2 908.12	1,796.87	1,172.96	965.61
150 000.00	12,704.05	4 362.18	2,695.30	1,759.44	1,448.41
200 000.00	16,938.74	5 816.24	3,593.74	2,345.91	1,931.21
500 000.00	42,346.85	14,540.60	8,984.35	5,864.79	4,828.04
1 000 000.00	84,693.70	29 081.21	17,968.69	11,729.57	9,656.07

THE CONDITIONS OF GETTING AN RCS LOAN:

- You must be 21years old and older
- You must have a South African ID
- You must earn a minimum of R3000 a month with a proof (Payslip or Bank Statement)
- You must have a good credit record (Except for Debt Consolidation Loans)
- You must hold a bank account

Trust RCS to offer you the best credit solutions based on what you can afford, and best of all, cater to your wants and needs. If you're looking for extra cash, for whatever you need, trust RCS to make it possible.

TO APPLY, simply SEND AN EMAIL with **ID Number, Full Name, Indicate the Loan Amount& Loan Duration, Monthly Income and Contact details** to rcsloans@starmail.co.za

Schalk Van Der Merwe
Group CEO



PHYSICAL ADDRESS:

Ground Floor, Liberty Grande Building, Cnr.Voortrekker and Vanguard Drive, Goodwood, 7460