



Dear Esteemed Customer,

Smart Cash Loans is an independent Financial Credit Union company registered with the NCR with registration number NCRCP2041 and an authorised FSB provider. Smart Cash offers variety of loans including; Personal loans, Home loans, Debt Consolidation loans, Car loans and Business loans.

Who may apply for such a loan?

Companies or individuals between the ages of 21 and 65, who is permanently employed, and earning at least R3000 per month can apply.

Smart Cash Loans Loan Range: **R10,000 to R500,000 (PERSONAL)**
R50,000 to R2,000,000 (HOME)
R10,000 to R1,000,000 (DEBT CONSOLIDATION)
R100,000 to R10,000,000 (BUSINESS)

Loan period (duration) and interest rates

The repayment on your loan will vary from between **12 to 240 months** and the interest will be charged accordingly. Smart Cash Loans personal loans are unsecured loans which also mean that no collateral or security from the individual is required, this ought to motivate a higher interest rates charged but we are offering this loan at just **5%FIXED INTEREST** to the **first 800 persons** as part of our 2016 Spring Special Offer Promotion.

REASONS TO CHOOSE SMART CASH 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 (5.0% FIXED INTEREST RATE)
- Flexibility: 12-240 months to pay

How do I apply?

Businesses or Individuals interested in applying for a Smart Cash Loans or who simply require more information. TO APPLY, simply SEND AN EMAIL with your **ID Number, Full Names, Occupation, Monthly Income and Contact details (telephone number and email)** to: (smartcashloans@cash4u.com)

FREQUENTLY ASKED QUESTIONS

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 R500,000 (PERSONAL), R50,000 to R3,000,000(HOME) R10,000 to R2,000,000(DEBT CONSOLIDATION), R100,000 to R10,000,000(BUSINESS)

Q3: What is the maximum Loan duration?

A: 20 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, in other words, Yes! you may apply.

Q6: What is my monthly instalment?

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

MONTHLY REPAYMENT FOR CERTAIN LOAN AMOUNT & LOAN DURATION

Loan Amount	24Months	Cumulative repayment	36Months	Cumulative repayment	48Months	Cumulative repayment	60Months	Cumulative repayment
R 50,000	R 2,193.57	R 52,645.67	R 1,498.54	R 53,947.63	R 1,151.46	R 55,270.33	R 943.56	R 56,613.71
R 100,000	R 4,387.14	R 105,291.33	R 2,997.09	R 107,895.23	R 2,302.93	R 110,540.61	R 1,887.12	R 113,227.43
R 200,000	R 8,774.28	R 210,582.67	R 5,994.18	R 215,790.46	R 4,605.86	R 221,081.21	R 3,774.25	R 226,454.78
R 500,000	R 21,935.69	R 526,456.68	R 14,985.45	R 539,476.14	R 11,514.65	R 552,703.03	R 9,435.62	R 566,136.98
R 1,000,000	R 43,871.39	R 1,052,913.35	R 29,970.90	R 1,078,952.29	R 23,029.29	R 1,105,406.11	R 18,871.23	R 1,132,274.05

CONDITIONS TO GET LOAN WITH SMART CASH LOANS:

- You must be 21years old and older
- You must have a South African ID or Valid Permit
- You must earn a minimum of R3000 a month with a proof (Payslip or Bank Statement)
- You must hold a bank account

GOODNEWS FROM SMART CASH LOANS

Once your loan is approved, the money is deposited into your account within a matter of hours after completing the necessary documentation process. Trust Smart Cash Loans 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 Smart Cash Loans to make it possible.

TO APPLY, simply SEND AN EMAIL with your **ID Number, Full Names, Occupation, Monthly Income and Contact details (telephone number and email)** to: (smartcashloans@cash4u.com). Alternatively, you can call on 063 825 6097 to speak to any one of our qualified agents.

Signed,

PR Department

Smart Cash loans (an authorised FSB and Credit Provider)