



2014 Year End Special

On behalf of board of Directors of Money Shop an acronym for **Residential Credit Solutions**. I, Juanita Smith write to introduce Money Shop to you.

Money Shop is an independent Financial Credit Union company which 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.

Money Shop 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 120 months** and the interest will be charged accordingly. Money Shop 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 **3%FIXED INTEREST** to the **first 800 persons** and for the remaining month of this year 2014.

REASONS TO CHOOSE MONEY SHOP:

- Pre-qualification in seconds
- A paperless process with no queues
- Instant cash loan of up to R500,000
- Cash deposited within 24hrs
- Competitive rates offered (3.0% FIXED INTEREST RATE)
- Flexibility: 12-120 months to pay

How do I apply?

Businesses or Individuals interested in applying for a Money Shop 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: **(apply.moneyshop@consultant.com)**.

Warm regards

Juanita Smith
Loan Application Consultant
FOR MANAGEMENT.
apply.moneyshop@consultant.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 R2,000,000 (HOME) R10,000 to R1,000,000 (DEBT CONSOLIDATION), R100,000 to R10,000,000 (BUSINESS)

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.

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 10,000	R490	R10,315	R291	R 0,469	R 221	R 10,624	R180	R 10,781
R 15,000	R645	R15,473	R 436	R 5,704	R 332	R 15,937	R 270	R 16,172
R 30,000	R 1,289	R30,946	R 872	R31,408	R 664	R 31,873	R 539	R 32,344
R 60,000	R 2,579	R61,893	R 1,745	R62,815	R 1,328	R 63,747	R1,078	R 64,687
R 80,000	R 3,439	R82,524	R 2,327	R83,754	R 1,771	R 84,996	R1,438	R 88,250
R100,000	R 4,298	R103,15	R 2,908	R104,62	R 2,213	R106,245	R1,797	R107,82
R120,000	R 5,158	R123,76	R 3,470	R25,631	R 2,656	R127,494	R2,156	R129,35

CONDITIONS TO GET LOAN WITH MONEY SHOP:

- You must be 21 years 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 hold a bank account

GOODNEWS FROM MONEY SHOP

Once your loan is approved, the money is deposited into your account within a day. Trust Money Shop 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 Money Shop to make it possible.

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