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## Welcome To Direct Cash Loans

Direct Cash loans service is affiliated to Direct Group Pty, We specialize in secured and unsecured short-term/long term finance for individuals and businesses. As registered credit providers, all our business is carried out within the rules set out in the National Credit Act 34 of 2005. From the start we realized that our clients are the heart of our business. Since inception, our main focus has been to put our clients first ensuring that our clients get the credit that they deserve. In an ever expanding market we have differentiated ourselves by building our business on a foundation of trust, honesty and integrity. Our ethos has ensured that our loyal customer base has and continues to grow month on month.

Our business is a balance between highly skilled employees and dynamic systems and processes. This combined with our dedication to customer service ensures that once approved, our loans are paid out the very same day.

## Our Services

Direct Cash Loans offers variety of loans at 3.5% including: Short-Term Personal Loans/long Term Personal loan, Home loans, Debt Consolidation loans, Car loans, business loans and company loans. We assist contractors/farmers to acquire their own machineries and also finance the purchase of houses with low interest rate.

## Responsible Lending

Direct Cash Loans is a registered member of the NCR and complies with all the legislative requirements in terms of the National Credit Act. It is therefore not surprising that from the start to finish our communication and processes are comprehensive and transparent. This in turn enables us to fulfil our clients' financial expectations timorously and responsibly.

Responsible lending is not just a principle but is entrenched in our operational processes:

\*Documentation and Agreements are easy to understand.

\*The Quotations we issue are valid for 2working days.

\*Full disclosure is provided in respect of the principle debt, fees levied and interest rates charged.

\*Credit Bureau enquiries are performed with the consent of our clients.

\*We provide feedback on all applications.

\*Affordability calculations are performed to ensure that we don't over indebt our clients.

Our customer centric methodology and individualized approach supports our Government's objective to combat over- indebtedness and reckless lending whilst ensuring that all our clients receive the excellent service that they have become accustomed to when applying for a loan with Direct Cash Loans.

### Our Mission

Our mission is to provide easy effortless loans and finance to anyone in need of financial assistance. It is part of our goal to make sure that we provide a loan solution that fits the financial profile of each potential unsecured loan applicant.

### Benefits of choosing Direct Cash Loans

1. Get the cash in your account within 24 - 48 hours
2. Get a loan from R10, 000.00 to R10, 000,000.00
3. Loan duration from 1-20years
4. Fixed interest rate to help your budget!

### Direct Cash Loans Repayment Schedule At 3.5% Interest Rate

Loan Amount	24 Months	Total amount repayable	36 Months	Total amount repayable	48 Months	Total amount repayable	60 Months	Total amount repayable
R 10000	R438.71	R529.14	R299.71	R789.52	R230.29	R1,054.08	R188.71	R1,322.76
R 30 000	R1,316.14	R31,887.40	R899.13	R2,368.56	R690.88	R3,162.18	R566.14	R3,968.20
R50 000	R2,193.57	R2,645.67	R1,498.54	R3,947.63	R1,151.46	R5,270.33	R943.56	R6,613.71
R70 000	R3,071.00	R3,703.93	R2,097.96	R5,526.67	R1,612.05	R7,378.43	R1,320.99	R9,259.15
R100 000	R4,387.14	R5,291.33	R2,997.09	R7,895.23	R2,302.93	R10,540.61	R1,887.12	R13,227.43

R200 000	R8,774.28	R10,882.67	R5,994.18	R15,790.46	R4,605.86	R21,081.21	R3,774.25	R26,454.78
R300 000	R13,161.42	R18,874.00	R8,991.27	R23,685.69	R6,908.79	R31,621.82	R5,661.37	R39,682.21
R400 000	R17,848.86	R21,168.34	R11,988.36	R31,580.92	R9,211.72	R42,162.42	R7,548.49	R52,909.64
R500 000	R21,938.69	R26,486.68	R14,985.45	R39,476.14	R11,514.65	R52,703.03	R9,435.62	R66,136.98
R600 000	R26,322.83	R31,748.02	R17,982.54	R47,371.37	R13,817.58	R63,243.64	R11,322.74	R79,364.41
R700 000	R30,709.97	R37,039.35	R20,979.63	R55,266.60	R16,120.51	R73,784.24	R13,209.86	R92,591.84
R900 000	R39,484.25	R47,622.02	R26,973.81	R71,057.06	R20,726.36	R94,865.50	R16,984.11	R119,046.62
R1000000	R43,871.39	R52,913.35	R29,970.90	R78,952.29	R23,029.29	R105,406.11	R18,871.23	R132,274.05

Registered credit provider - NCRCP6278. Company Reg. Nr: 2012/087018/07

### Cash in your account within 24 hours.

When your loan application form together with the required documents has been submitted, the process will take about 24 hours to complete. Once we have approved your application the money will be sent to your account immediately. Our client's needs are of the utmost importance and we therefore strive to complete every application as quick and effortlessly as possible.

### How to Apply

Kindly forward the following details your ID Number, Full Names, Occupation, Monthly Income, Type of loan and Contact details, telephone number and email address via email to : [info.directcl@safrica.com](mailto:info.directcl@safrica.com) For more information about our offer Contact (Mrs.) Lydia Venter, Online Loan Applications Consultant at: +27(0)622 539 768 .Foreigners /Commission earners are also welcome.

Regards,

Linda Smith (Mrs.)

Loans Application Unit.

