

Bidvest Bank - Loan details

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Loan amount **R5,000 - R300,000**

Interest from **14.00%**

Term **12 - 72 months**

Approval **48 hours**

Personal loans up to R300,000 from a JSE-listed bank

Pros

- Open to non-Bidvest clients
- Competitive rates for good credit
- Strong JSE-listed parent company
- Branch support available

Cons

- Smaller branch network than Big 4
- No instant online approval
- Early settlement fee on large amounts

Representative example

Loan amount	R152,500
Term	12 months
Monthly interest	14.00%
Monthly repayment	R34,058
Total interest	R256,200
Total payable	R408,700

* Example is for illustration only. Actual terms confirmed upon approval.

Requirements

- 18+ years old
- South African ID
- Monthly income above R5,500
- Three months bank statements
- Latest payslip

Company information

Company	Bidvest Bank Limited
Address	Bidvest House, 18 Crescent Drive, Melrose Arch, Johannesburg, 2196
Website	https://www.bidvestbank.co.za/