Creditum – Loan details

CoolFinance.co.za – Independent loan comparison South Africa | coolfinance.co.za/loan/creditum

Loan amount R0 – R350,000

Interest from 11.00%

Term – 72 months

Approval Fast, free, 100% online comparison

Creditum is an online loan comparison tool, not a credit provider. It partners with Myloan.co.za and only works with NCR-registered credit providers.

Pros
- Fast application process: Fast, free, 100% online comparison
- Creditum compares multiple lenders to find a suitable offer

Cons
- Creditum is not a direct lender — final terms depend on the approving lender

Representative example

Loan amount	R175,000
Term	12 months
Monthly interest	11.00%
Monthly repayment	R33,833
Total interest	R231,000
Total payable	R406,000

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

Requirements

- 18+ years old
- South African ID
- South African bank account
- Regular income

Company information

Website	https://creditum.co.za