

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
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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
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