

# dialdirect

**R250 000** maximum amount of loan

**12 - 60 months** Maturity

**Interest** 27,75 %

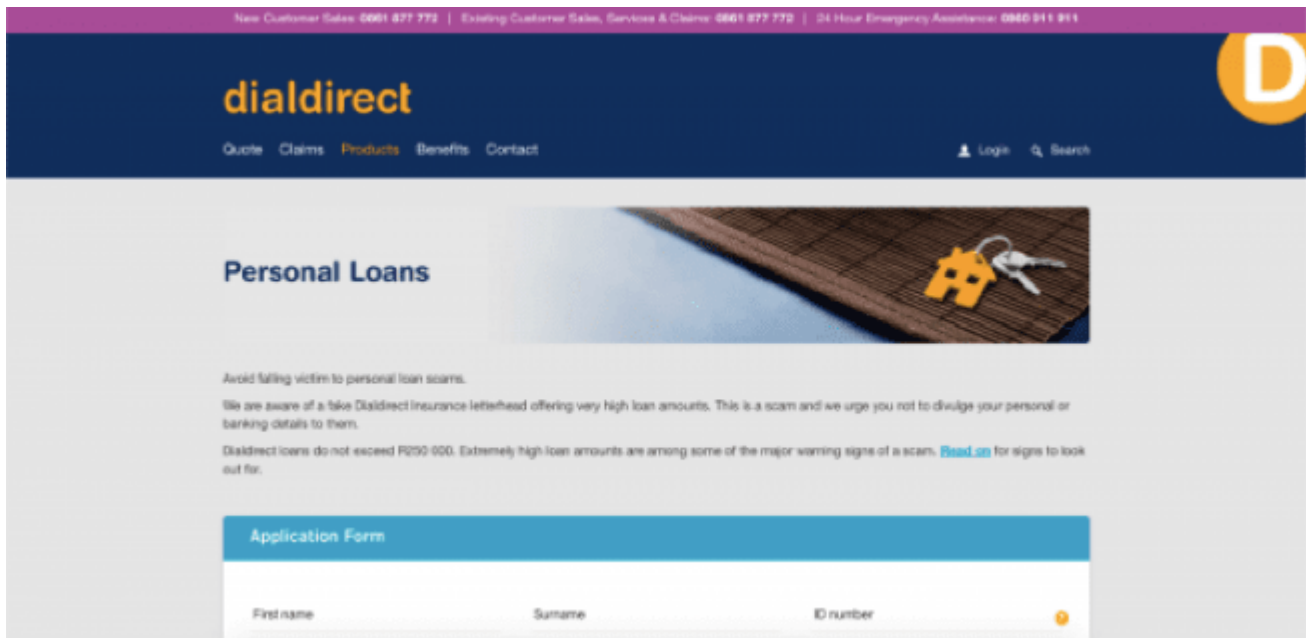
**24 hours** Loan processing time

<https://www.coolfinance.co.za/loan/dialdirect>

## Dialdirect

### Quick overview

- **Amount:** R1.000 - R250.000
- **Term:** 12 - 60 months



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# dialdirect

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## Personal Loans

Avoid falling victim to personal loan scams.

We are aware of a fake Dialdirect Insurance letterhead offering very high loan amounts. This is a scam and we urge you not to divulge your personal or banking details to them.

Dialdirect loans do not exceed R250 000. Extremely high loan amounts are among some of the major warning signs of a scam. [Read on](#) for signs to look out for.

### Application Form

First name Surname ID number

### A representative example

Loan repayment terms range from 12 months to 60 months. The maximum interest rate with regards to Dialdirect Personal Loan\* is

27.75% per annum (compounded monthly). Your rate and initiation fee will be determined according to your personal risk profile. An illustrative example of a loan at an interest rate of 27.75% would be: Loan amount of R7,500 borrowed for 24 months. Annual Interest Rate: 27.75%. Initiation fee (charged upfront): R936. Monthly service fee: R69 Total Amount payable: R13 338. Monthly instalment amount: R556.