

HomeChoice - Loan details

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Loan amount R200 - R30,000
Interest from 28.00%
Term 6 - 24 months
Approval 24 hours

Cash loans up to R30,000 plus retail credit accounts

Pros <ul style="list-style-type: none">• Accepts irregular income• Phone application available• No need to switch bank account• Combined cash and retail credit	Cons <ul style="list-style-type: none">• Higher rates than the big banks• Smaller maximum amount• Aggressive marketing follow-up
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Representative example

Loan amount	R15,100
Term	12 months
Monthly interest	28.00%
Monthly repayment	R5,486
Total interest	R50,736
Total payable	R65,836

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

Requirements

- 18+ years old
- South African ID
- South African bank account
- Three months bank statements
- Payslip or proof of income

Company information

Company	HomeChoice (Pty) Ltd
Address	78 Main Reef Road, Wynberg, Cape Town, 7800
Website	https://www.homechoice.co.za/