



R200 000 maximum amount of loan

9 - 60 months Maturity

Interest 34,85 %

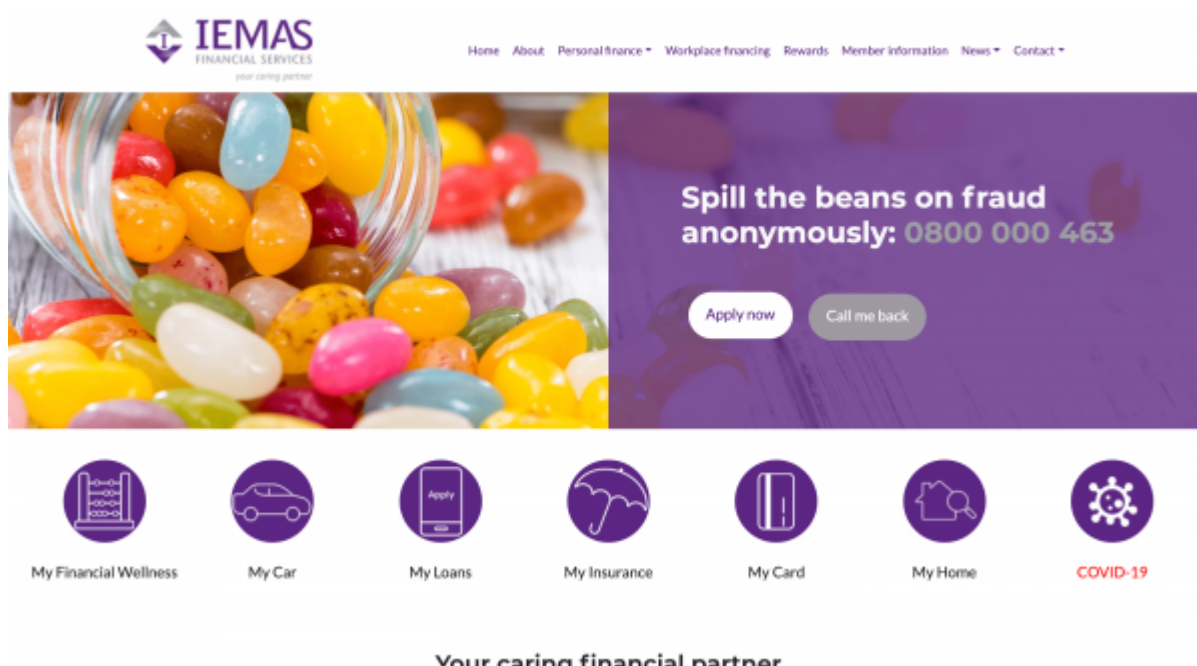
24 hours Loan processing time

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

IEMAS

Quick overview

- **Amount:** R1.000 - R200.000
- **Term:** 9 - 60 months
- **Age:** 18 + years:



The banner features the IEMAS logo and navigation links (Home, About, Personal finance, Workplace financing, Rewards, Member information, News, Contact). The main visual is a glass jar spilling colorful jelly beans. Text on the right reads: "Spill the beans on fraud anonymously: 0800 000 463". Below this are two buttons: "Apply now" and "Call me back". At the bottom, there is a row of seven circular icons representing different services: My Financial Wellness, My Car, My Loans, My Insurance, My Card, My Home, and COVID-19. The tagline "Your caring financial partner" is at the bottom.

A representative example

Assumed borrowing of R15,000 over 15 months at a fixed rate of 28% per annum and a fee of R68.40 per month and initiation fee of R1,197 would result in a representative rate of 68% APR (fixed). The total amount repayable is R22,717.