



**R200 000** maximum amount of loan

**9 - 60 months** Maturity

**Interest** 34,85 %

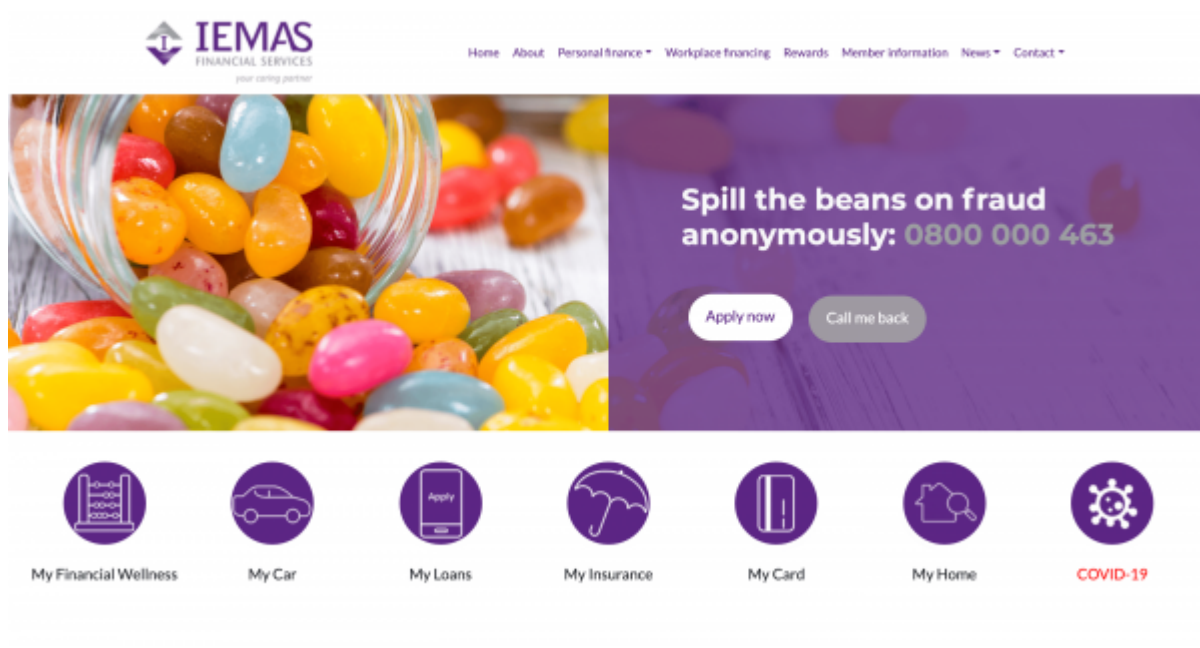
**24 hours** Loan processing time

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

## IEMAS

### Quick overview

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



The screenshot shows the IEMAS website interface. At the top left is the IEMAS logo. To its right is a navigation menu with links: Home, About, Personal finance, Workplace financing, Rewards, Member information, News, and Contact. Below the navigation is a large banner featuring a glass jar of colorful jelly beans on the left. The right side of the banner has a purple background with the text "Spill the beans on fraud anonymously: 0800 000 463" and two buttons: "Apply now" and "Call me back". Below the banner 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. At the bottom of the page, the text "Your caring financial partner" is displayed.

### 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.