

**R200 000** maximum amount of loan

**1 - 7 years** Maturity

**Interest** 27,75 %

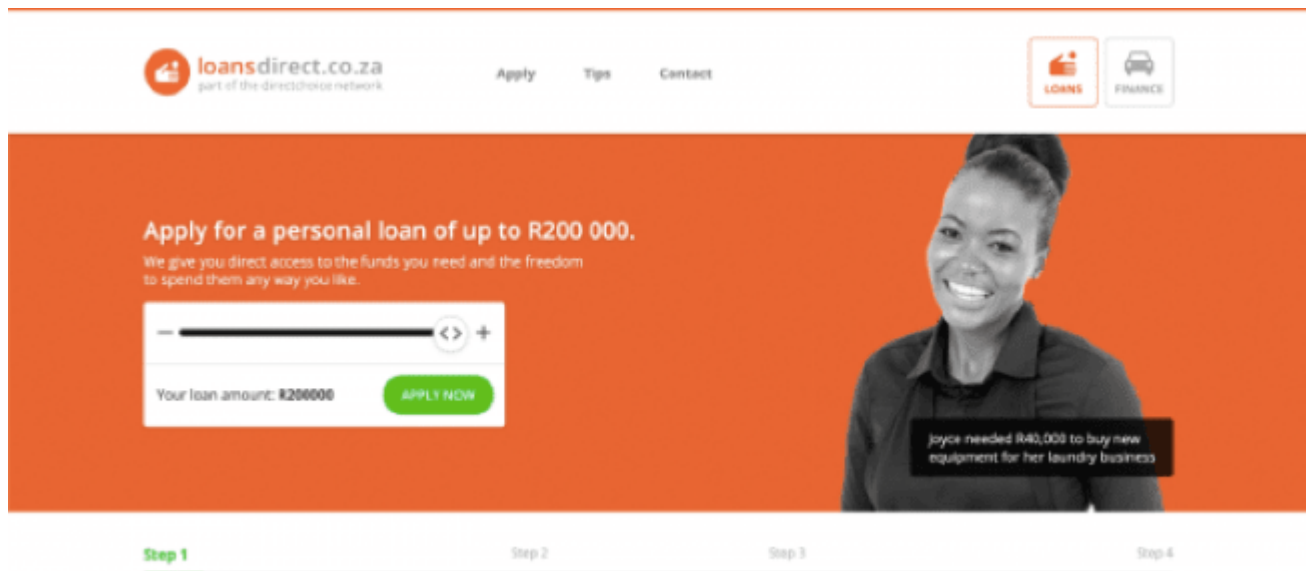
**15 minutes** Loan processing time

<https://www.coolfinance.co.za/loan/loans-direct>

## Loans Direct

### Quick overview

- **Amount:** R5.000 - R200.000
- **Term:** 1 - 7 years
- **Age:** 18 + years:



The screenshot shows the website interface for loansdirect.co.za. At the top, there is a navigation bar with the logo, 'Apply', 'Tips', and 'Contact' links, and buttons for 'LOANS' and 'FINANCE'. The main content area features a large orange banner with a smiling woman's face on the right. The text on the banner reads: 'Apply for a personal loan of up to R200 000. We give you direct access to the funds you need and the freedom to spend them any way you like.' Below this text is a loan amount slider set to R200,000, with an 'APPLY NOW' button. A testimonial box on the right says: 'Joyce needed R40,000 to buy new equipment for her laundry business'. At the bottom, there is a progress bar with four steps: Step 1 (highlighted), Step 2, Step 3, and Step 4.

### A representative example

If you will get the loan of R60.000 with the term of 60 months, your totally payment would be R117.931. The fee is R57.931.