

**Home Improvement Finance**  
**for REAL PEOPLE\***

**R120 000** maximum amount of loan

**1 - 48 months** Maturity

**Interest** 5 %

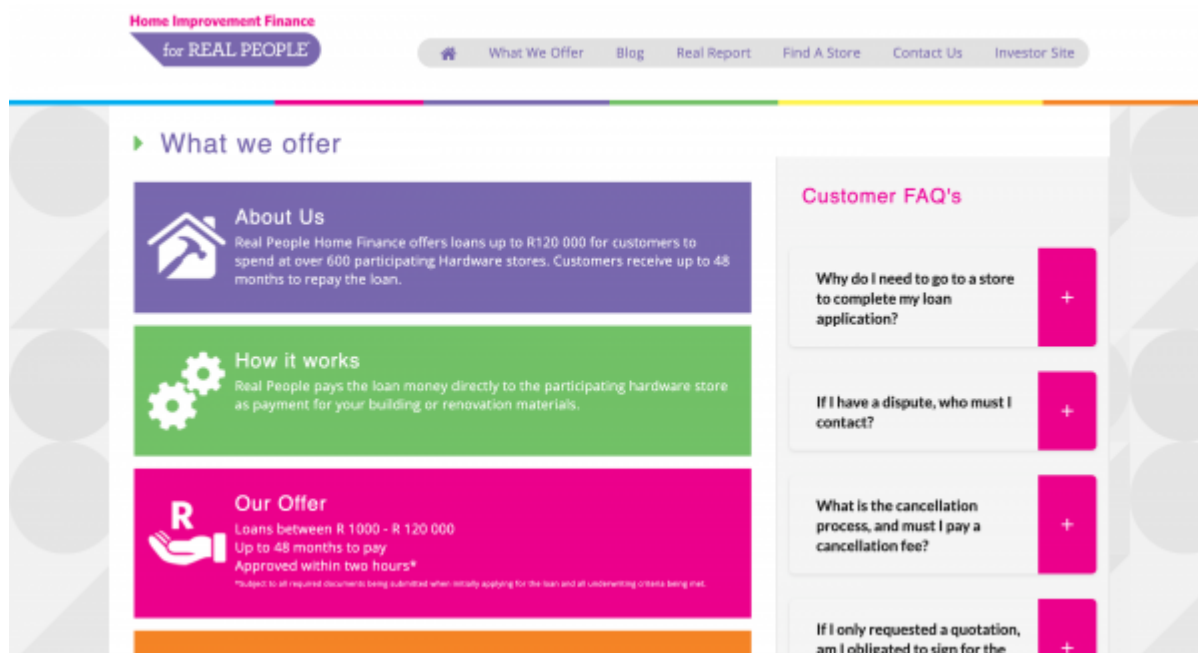
**2 hours** Loan processing time

<https://www.coolfinance.co.za/loan/real-people>

## Real People

### Quick overview

- **Amount:** R1.000 - R120.000
- **Term:** 1 - 48 months
- **Age:** 18 + years:



The screenshot shows the website for 'Home Improvement Finance for REAL PEOPLE'. The navigation bar includes links for 'What We Offer', 'Blog', 'Real Report', 'Find A Store', 'Contact Us', and 'Investor Site'. The main content area is titled 'What we offer' and contains three sections: 'About Us' (explaining the loan amount and participating hardware stores), 'How it works' (describing the direct payment to hardware stores), and 'Our Offer' (specifying loan amounts, terms, and approval time). A 'Customer FAQ's' section on the right lists questions about store visits, disputes, cancellation fees, and quotation obligations, each with a '+' icon for expansion.

**Home Improvement Finance**  
**for REAL PEOPLE\***

What We Offer | Blog | Real Report | Find A Store | Contact Us | Investor Site

**What we offer**

**About Us**  
Real People Home Finance offers loans up to R120 000 for customers to spend at over 600 participating Hardware stores. Customers receive up to 48 months to repay the loan.

**How it works**  
Real People pays the loan money directly to the participating hardware store as payment for your building or renovation materials.

**Our Offer**  
Loans between R 1000 - R 120 000  
Up to 48 months to pay  
Approved within two hours\*  
\*Subject to all required documents being submitted when orally applying for the loan and all underwriting criteria being met.

**Customer FAQ's**

Why do I need to go to a store to complete my loan application? +

If I have a dispute, who must I contact? +

What is the cancellation process, and must I pay a cancellation fee? +

If I only requested a quotation, am I obligated to sign for the +

### A representative example

If you will get the loan of R5.000 with the term of 12 months, your totally payment would be R7.585. The fee is R2.585.