

## dialdirect

**R250 000** maximum amount of loan

**12 - 60 months** Maturity

**Interest** 27,75 %

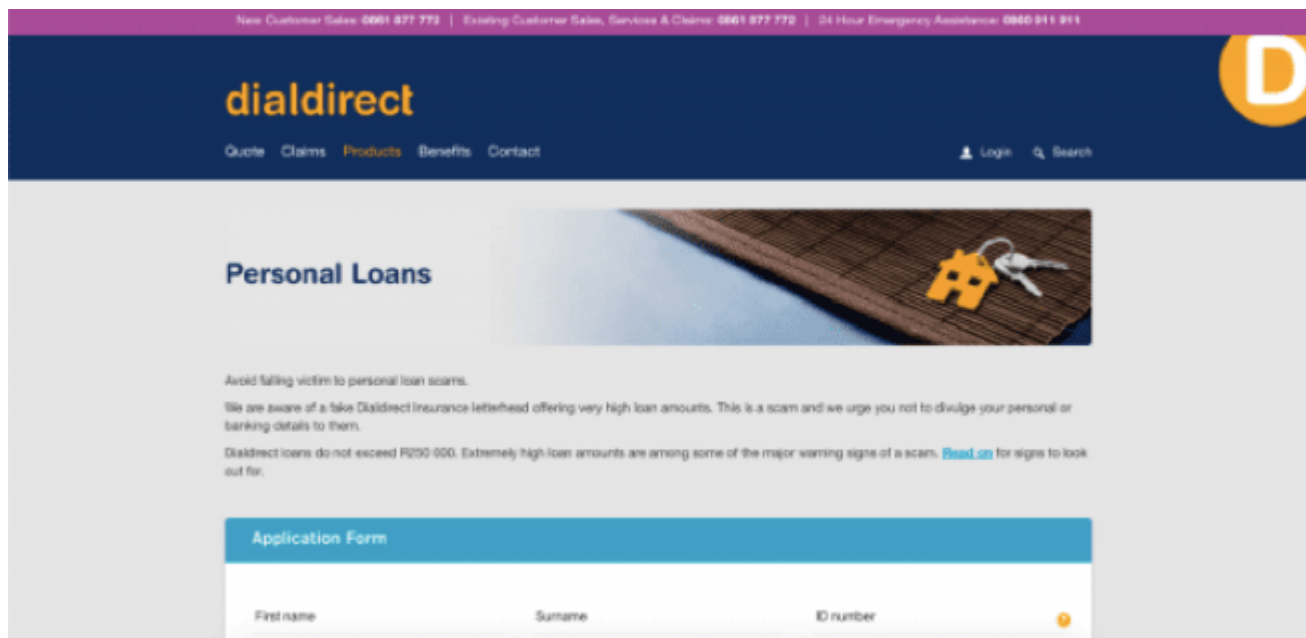
**24 hours** Loan processing time

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

## Dialdirect

### Quick overview

- **Amount:** R1.000 - R250.000
- **Term:** 12 - 60 months



The screenshot shows the Dialdirect website interface. At the top, there is a purple header with contact information: "New Customer Sales: 0861 877 772 | Existing Customer Sales, Services & Claims: 0861 877 772 | 24 Hour Emergency Assistance: 0860 811 911". Below this is a dark blue navigation bar with the "dialdirect" logo, a large orange "D" icon, and links for "Quote", "Claims", "Products", "Benefits", and "Contact". There are also "Login" and "Search" options. The main content area is titled "Personal Loans" and features a background image of a wooden surface with a yellow puzzle piece and a key. A warning message states: "Avoid falling victim to personal loan scams. We are aware of a fake Dialdirect Insurance letterhead offering very high loan amounts. This is a scam and we urge you not to divulge your personal or banking details to them. Dialdirect loans do not exceed R250 000. Extremely high loan amounts are among some of the major warning signs of a scam. [Read on](#) for signs to look out for." Below the warning is an "Application Form" section with input fields for "First name", "Surname", and "ID number".

### A representative example

Loan repayment terms range from 12 months to 60 months. The maximum interest rate with regards to Dialdirect Personal Loan\* is

27.75% per annum (compounded monthly). Your rate and initiation fee will be determined according to your personal risk profile. An illustrative example of a loan at an interest rate of 27.75% would be: Loan amount of R7,500 borrowed for 24 months. Annual Interest Rate: 27.75%. Initiation fee (charged upfront): R936. Monthly service fee: R69 Total Amount payable: R13 338. Monthly instalment amount: R556.