



R50 000 maximum amount of loan

7 - 36 months Maturity

Interest 6,3 %

15 minutes Loan processing time

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

Hopon

Quick overview

- **Amount:** R5.000 - R50.000
- **Term:** 7 - 36 months
- **Age:** 22 - 60 years:



The screenshot shows the Hopon website's loan calculator interface. At the top, there is a navigation menu with links for Home, How it Works, Responsible Lending, Help, Online Query, Blog, and a Login button. The main heading reads "Explore Possibilities with a loan of up to R50 000 over 7 to 36 months". Below this is a "Choose your loan" section with two sliders: one for the loan amount, currently set at R30 000, and one for the term, currently set at 18 months. The calculator displays "Your monthly repayment: R2 508.58 pm*" and a "Breakdown of costs" section showing "Interest and fees: R59,5443" and "Total to repay: R45,5443 over 18 months". A prominent orange "Apply Now" button is at the bottom of the calculator. The background features an illustration of a Hopon delivery truck and a person, with glowing orange particles.

Quick Online Loans

Apply online for a fast, personal loan whenever and wherever you want, and get an instant credit decision. That means you could have money in your bank account in minutes. Select how much you want to borrow and over how long you want to repay in the slider above then click on **Apply Now**.

A representative example

The Annual Percentage Rate (APR) ranges from 63% to 112%. A representative example of this is: on a loan of R15 000 over 15 months at a maximum interest rate of 28%, maximum fees of R68.40pm, credit life fees, maximum initiation fee of R1 197 inclusive of VAT comes to a total cost of R22 717 which equals an APR of 68%.