



**R200 000** maximum amount of loan

**9 - 60 months** Maturity

**Interest** 34,85 %

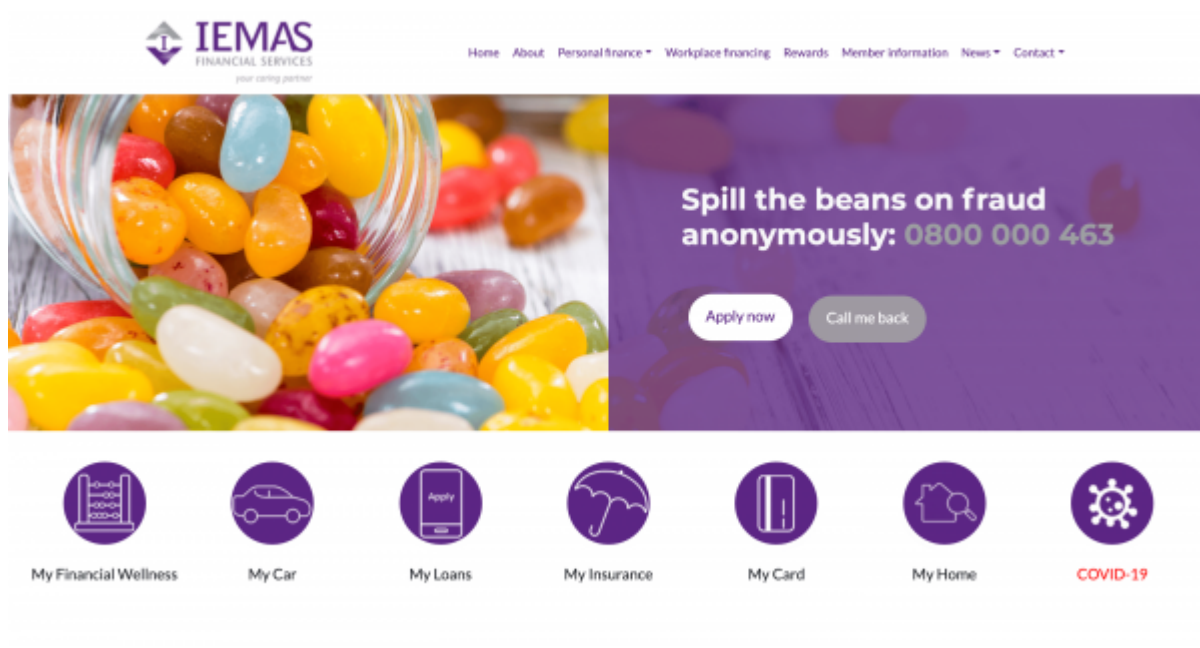
**24 hours** Loan processing time

<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 header with the logo and navigation links: Home, About, Personal finance, Workplace financing, Rewards, Member information, News, and Contact. Below the header is a banner for fraud reporting with the text "Spill the beans on fraud anonymously: 0800 000 463" and buttons for "Apply now" and "Call me back". At the bottom of the banner are seven icons representing services: My Financial Wellness, My Car, My Loans, My Insurance, My Card, My Home, and COVID-19. The text "Your caring financial partner" is visible at the bottom of the screenshot.

### 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.