

**Home Improvement Finance**  
for REAL PEOPLE<sup>®</sup>

**R120 000** maximum amount of loan

**1 - 48 months** Maturity

**Interest 5 %**

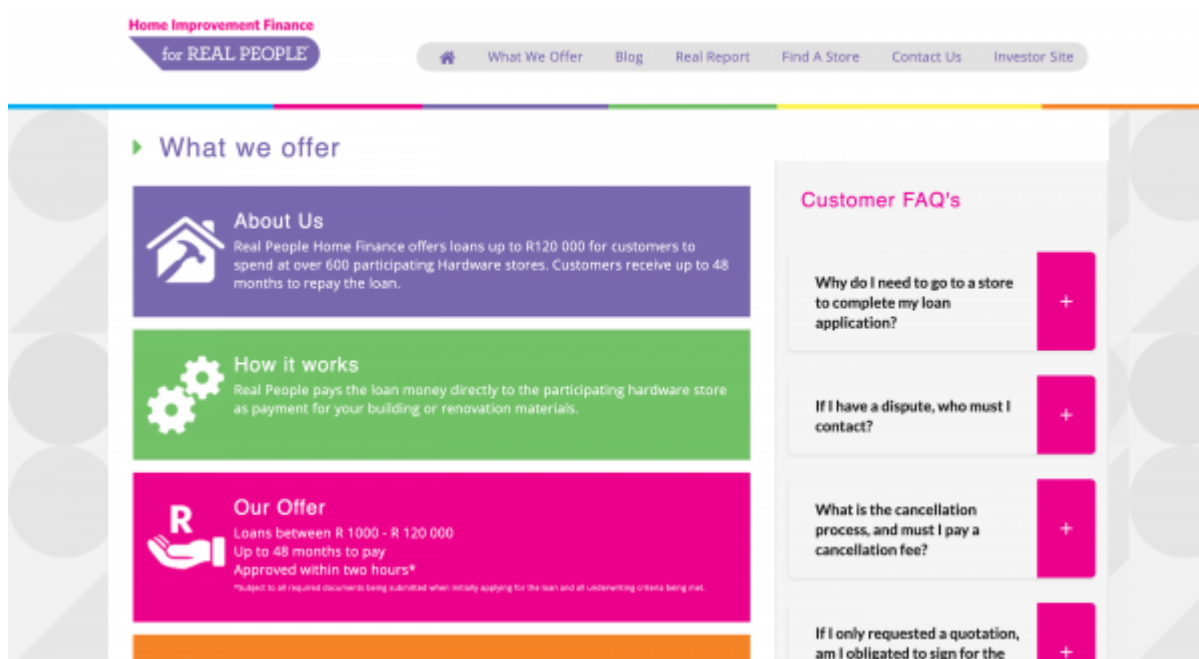
**2 hours** Loan processing time

<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's navigation and content. The top navigation bar includes: Home Improvement Finance for REAL PEOPLE, 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' (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.), and 'Our Offer' (Loans between R 1000 - R 120 000, Up to 48 months to pay, Approved within two hours\*). A 'Customer FAQ's' section on the right lists questions with expandable answers: '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?', and 'If I only requested a quotation, am I obligated to sign for the...'. A footer note states: \*Subject to all required documents being submitted when ready applying for the loan and all underwriting criteria being met.

### 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.