



R200 000 maximum amount of loan

2 - 6 years Maturity

Interest 21,9 %

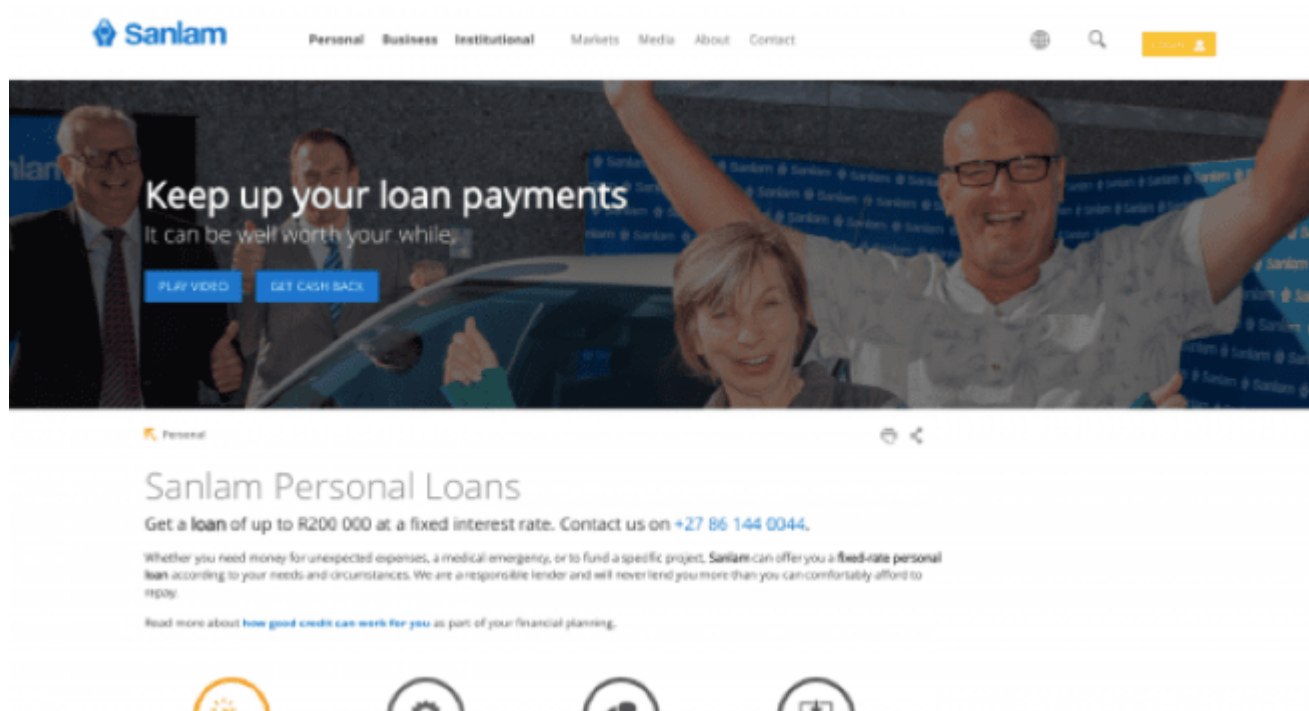
24 hours Loan processing time

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

Sanlam

Quick overview

- **Amount:** R5.000 - R200.000
- **Term:** 2 - 6 years
- **Age:** 18 + years:



The advertisement features a banner with the headline "Keep up your loan payments" and the subtext "It can be well worth your while." Below the banner are two buttons: "PLAY VIDEO" and "GET CASH BACK". The banner image shows a group of people, including a man in a suit and a woman, smiling and giving thumbs up. Below the banner, the text "Sanlam Personal Loans" is displayed, followed by "Get a loan of up to R200 000 at a fixed interest rate. Contact us on +27 86 144 0044." A small paragraph of text follows, stating: "Whether you need money for unexpected expenses, a medical emergency, or to fund a specific project, Sanlam can offer you a fixed-rate personal loan according to your needs and circumstances. We are a responsible lender and will never lend you more than you can comfortably afford to repay." At the bottom, there is a link: "Read more about how good credit can work for you as part of your financial planning." Below the text are four circular icons representing different financial services: a sun, a gear, a person, and a document.

A representative example

Let's look at an illustrative example of a loan at an interest rate of 27.75% per annum: The loan amount is R50 000 plus a once-off initiation fee of R1 207.50 and a monthly admin fee of R69, over 72 months. This means that the total cost of the loan will be R110 594.54, which is a maximum Annual Percentage Rate (APR) of 30.98%.