



SMART FINANCE SOLUTIONS (PTY) LTD

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Your Ref:.....

Our Ref: SFS/023/ZXV

SMART FINANCE SOLUTIONS

Individuals and businesses are always in need of financial support, especially in challenging times to either boost the business or to meet some personal financial needs. At the end of the day, anyone can be stranded or fall short financially, that is where Smart Finance Solutions comes in.

Smart Finance Solutions is governed by the National Credit Act and maintaining the financial wellbeing of our clients is our topmost priority hence we strive to ensure that our customers don't have too much financial baggage on their monthly budget.

We offer a range of financial solutions. Our loans are quick and guaranteed. We offer business loans, personal loans, vehicle finance, home loans, debt consolidation loans, commercial loans and agricultural finance at a guaranteed 4.00% fixed interest rate per annum and there are never any balloon payments or pre-payment penalties.

Why Choose Smart Finance Solutions?

- ❖ As soon as your loan is approved the money is available immediately.
- ❖ Fixed monthly repayments.
- ❖ Interest rates from 4.0%
- ❖ A loan with the best possible offer and interest rate based on your individual needs and profile.
- ❖ Get up to 30 million Rand over 1 – 20years.

To Qualify You Must:

- ❖ Be 18 years of age or older
- ❖ Have an ID/ valid permit
- ❖ Earn at least R3,500 per month
- ❖ Latest pay slip and the last three months bank statements

How Smart Finance Solutions Work

- ❖ You can apply for any amount, from R10 000 to R30 000 000 in increments
- ❖ You can tailor your repayment term to suit your budget (from 12 months to 20 years)
- ❖ Repayments are fixed for your full loan term, so that you can budget ahead easily
- ❖ Smart Finance Solutions will always take your current financial circumstances into consideration.



Loan interest rates and fees

Our loans are unsecured which means that no collateral or securities from the individual or business is required. This ought to motivate a higher interest rate charge but we are offering these loans at 4% per annum fixed interest rate so other service fees shall be applicable and individuals need to be aware of this as individuals or businesses whose loans are approved shall be subjected to undertake a small insurance policy (**Customer Credit Life Insurance Coverage**) which shall cover an approved loan sum in the case of dreaded diseases, loss of job, permanent disability or death.

What is Customer Credit Life Insurance Coverage?

It covers your loan balance in case of death, disability or retrenchment.

What if I am "Blacklisted" or "Under Judgment", Can I still apply?

It is the number that evaluates a person's credit history, so you can apply.

Smart Finance Solutions Repayment Calculator

Loan Amount	Duration (Year)	Monthly Repayment	Loan Amount	Duration (Year)	Monthly Repayment	Loan Amount	Duration (Year)	Monthly Repayment
R20,000	2	R868.50	R20,000	3	R590.48	R20,000	5	R368.33
R50,000	2	R2,171.25	R50,000	3	R1,476.20	R50,000	5	R920.83
R100,000	3	R2,952.40	R100,000	4	R2,257.91	R100,000	6	R1,564.52
R150,000	3	R4,428.60	R150,000	5	R2,762.48	R150,000	7	R2,050.32
R300,000	4	R6,773.72	R300,000	6	R4,693.55	R300,000	8	R3,656.78
R400,000	5	R7,366.61	R400,000	7	R 5,467.52	R400,000	9	R4,416.39
R600,000	6	R9,387.11	R600,000	8	R 7,313.57	R600,000	10	R6,074.71
R800,000	7	R10,935.05	R800,000	9	R8,832.78	R800,000	11	R7,501.34
R1,000,000	8	R12,189.28	R1,000,000	10	R10,124.51	R1,000,000	12	R8,755.28

What you need to apply?

Simply send the following details: Full names, ID number, Email address, Occupation, Contact Telephone number, monthly income and type of loan to: smartfinance@financier.com.

Regards,



Shirley Adams (Mrs.)

Loan Application Consultant

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Smart Finance Solutions (Pty) Ltd



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