



**R250 000** maximum amount of loan

**12 - 60 months** Maturity

**Interest** 15 %

**24 hours** Loan processing time

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

## RCS

### Quick overview

- **Amount:** R2.000 - R250.000
- **Term:** 12 - 60 months
- **Age:** 18 + years:



The screenshot shows the RCS website interface. At the top, there is a navigation menu with links for Home, Credit Card, Loans, Store Card, Insurance, Shopping Network, Lifestyle, About RCS, and My Account. The main heading is "Loans". On the left, there is an image of a woman sitting at a desk with a laptop. Below the image is a section titled "Features & Benefits" with the text: "Whether you're looking for extra cash for car repairs, your studies or even a wedding, trust RCS to make it possible. An RCS Loan gives you access to:". On the right, there is a "GET A LOAN" form with input fields for \*FirstName, \*Surname, \*SA ID number, Email Address, \*Cell Number, and \*Gross Monthly Salary. There is a checkbox for "I accept the T&Cs" and a "Next" button. Below the form is a "Quicklinks" section with links for "How to Apply", "Loans FAQ", and "Terminology". A cookie consent banner is visible at the bottom right, stating: "We use cookies to enhance your visiting experience on our site. Click here for more details on our Cookie Policy." and "RCS will never ask for your PIN or OTP (One Time Password). Avoid giving these details over the phone or via links in emails. Report any suspected fraud to: 0861 77 55 22." There is an "Accept" button with a close icon.

### A representative example

Loan amount of R7,500 borrowed for 24 months. Annual Interest Rate: 27.75%. Initiation fee (charged upfront): R936. Monthly service fee: R69 Total Amount payable: R13 338. Monthly instalment amount: R556.