



R150 000 maximum amount of loan

1 - 60 months Maturity

Interest 5 %

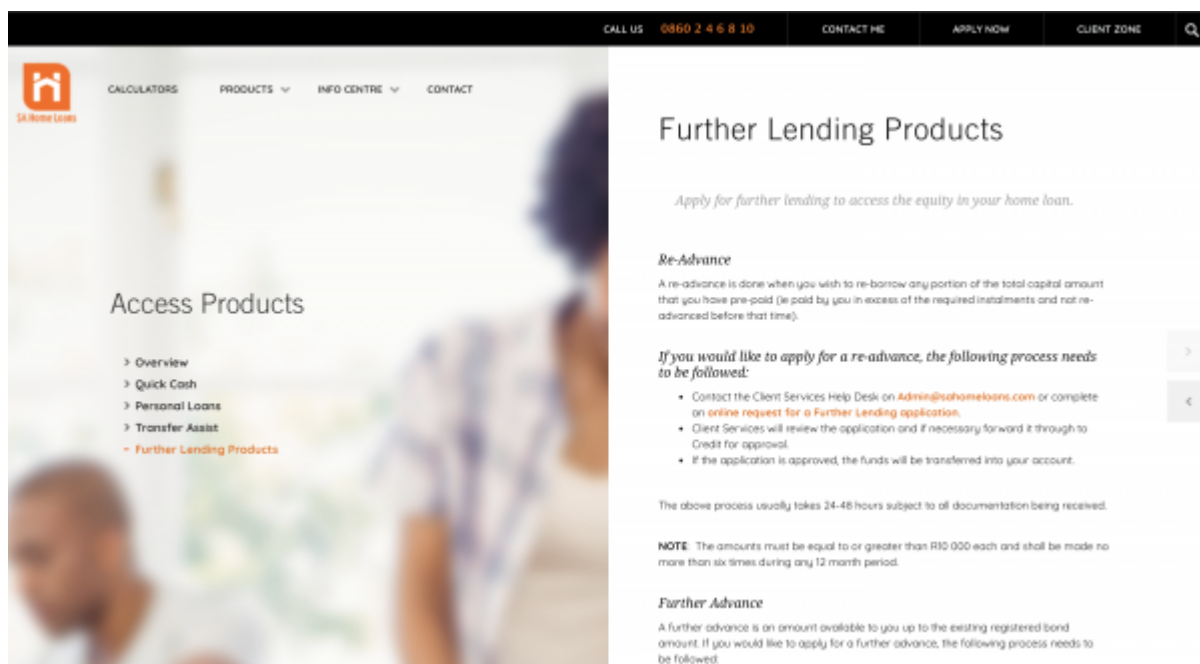
72 hours Loan processing time

<https://www.coolfinance.co.za/loan/sa-home-loans>

SA Home Loans

Quick overview

- **Amount:** R1.000 - R150.000
- **Term:** 1 - 60 months
- **Age:** 18 + years:



The screenshot shows the SA Home Loans website interface. At the top, there is a navigation bar with 'CALL US 0860 2 4 6 8 10', 'CONTACT ME', 'APPLY NOW', and 'CLIENT ZONE'. Below this is a secondary navigation bar with 'CALCULATORS', 'PRODUCTS', 'INFO CENTRE', and 'CONTACT'. The main content area is titled 'Further Lending Products' and includes a sub-header 'Access Products' with a list of options: Overview, Quick Cash, Personal Loans, Transfer Aasiat, and Further Lending Products (highlighted). The 'Further Lending Products' section contains a description of re-advances, a list of steps to apply for a re-advance, and a note about the process duration and limits.

Further Lending Products

Apply for further lending to access the equity in your home loan.

Re-Advance

A re-advance is done when you wish to re-borrow any portion of the total capital amount that you have pre-paid (ie paid by you in excess of the required instalments and not re-advanced before that time).

If you would like to apply for a re-advance, the following process needs to be followed:

- Contact the Client Services Help Desk on Admin@sahomeloans.com or complete an [online request for a Further Lending application](#).
- Client Services will review the application and if necessary forward it through to Credit for approval.
- If the application is approved, the funds will be transferred into your account.

The above process usually takes 24-48 hours subject to all documentation being received.

NOTE: The amounts must be equal to or greater than R10 000 each and shall be made no more than six times during any 12 month period.

Further Advance

A further advance is an amount available to you up to the existing registered bond amount. If you would like to apply for a further advance, the following process needs to be followed.

A representative example

If you will get the loan of R1.000 with the term of 12 months, your totally payment would be R2.160. The fee is R1.160.