

# TERMS AND CONDITIONS

## Introduction

These Terms and Conditions govern the use of services provided by Express Loans SA. By applying for a loan or engaging with our services, you agree to be bound by the terms outlined in this document. We operate as a registered financial services provider with the National Credit Regulator (NCR) in South Africa and are committed to responsible and transparent lending practices. It is important that all clients read and understand these terms before submitting any loan application. Our goal is to ensure clarity, fairness, and full transparency in all financial dealings.

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## Loan Application Process

All loan applications must be completed either in person at our authorised premises or through approved channels as communicated by Express Loans SA. We do not offer online loans via WhatsApp, Facebook, Telegram, SMS, or email, and clients are strongly advised to avoid any fraudulent parties claiming to represent our business. Each application is subject to verification, affordability assessment, and approval based on internal credit criteria. Submission of an application does not guarantee loan approval. We reserve the right to decline any application that does not meet our lending requirements.

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## Required Documentation

Clients are required to submit valid and accurate documentation during the application process. For employed individuals, this includes a valid South African ID, bank card, recent payslips, three months' bank statements, and proof of residence. Pensioners are required to provide a valid South African ID, bank card, three months' bank statements, and proof of residence. Failure to provide complete and accurate documentation may result in delays or rejection of the application. All documents submitted must be genuine and up to date.

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## **Responsible Lending**

Express Loans SA practices responsible lending in accordance with South African credit regulations. We will never offer or approve loans that are unaffordable based on a client's income and financial obligations. Each loan is assessed carefully to ensure that repayment terms are realistic and sustainable for the borrower. Clients are encouraged to borrow responsibly and only apply for amounts they can comfortably repay. Our priority is to promote financial stability and prevent over-indebtedness.

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## **Fees, Interest, and Repayments**

All applicable fees, interest rates, and repayment terms will be clearly communicated to the client prior to loan approval. These terms will vary depending on the loan amount, repayment period, and individual risk assessment. Clients are required to adhere strictly to agreed repayment schedules. Late or missed payments may result in additional charges as permitted by law. We encourage clients to contact us immediately should they experience difficulty in meeting repayment obligations.

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## **Fraud Awareness and Online Scams**

Express Loans SA does not request any upfront payments for loan approvals. We strongly warn all clients to be vigilant of fraudulent individuals or organisations using our name to request money via online platforms, messaging apps, or emails. We have reported such activities to the relevant authorities, including SAPS and the NCR. All official communication and applications are conducted through verified channels only. Clients are urged to verify any suspicious communication before taking action.

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## **Privacy and Confidentiality**

We are committed to protecting the privacy and personal information of all clients. Any information provided during the application process will be used strictly for loan assessment and service delivery purposes. We do not sell or share client information with unauthorised third parties. All personal data is handled in accordance with applicable South African data protection laws. Confidentiality is maintained at all times to ensure client trust and security.

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### **Right to Refuse Service**

Express Loans SA reserves the right to refuse service or decline any application at our sole discretion. This may be due to affordability concerns, incomplete documentation, or failure to meet internal lending criteria. We also reserve the right to update or amend these terms at any time without prior notice. Continued use of our services implies acceptance of any updated terms and conditions.

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### **Contact Information**

For any questions regarding these Terms and Conditions, clients are encouraged to contact our support team directly. We are committed to providing clear and helpful information regarding all loan-related matters. Our team is available to assist with enquiries, documentation requirements, and general support. Please ensure you only engage with verified Express Loans SA representatives.