



## EVEREST FINANCE (PTY) LTD

34 Bell St, Nelspruit Central, Mbombela, 1201

+27(0)640544721 ✉ everestfinanceemail@email.com

NCR Registration No. NCRCP11704 Legal Registration No.: 2018/254820/07

**Old Office Mputi a/a IDUTYWA 5000**

Your Ref:.....

Our Ref: EVF/2325/ZAF

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### ABOUT EVEREST FINANCE

Individuals and Businesses are always in need of financial support, especially in challenging times to either boost their 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 Everest Finance comes in. Everest Finance 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 personal loans, vehicle finance, home loans, debt consolidation loans and agricultural finance at 3.5% fixed interest rate per annum and 4.0% per annum fixed interest rate for business and corporate loans with no balloon payments or pre-payment penalties.

### Reasons to Choose Everest Finance

- ❖ As soon as your loan is approved the money is available immediately.
- ❖ Fixed monthly repayments.
- ❖ Fixed interest rates from 3.5% to 4.0% per annum.
- ❖ Loans at an affordable interest rate to help you meet your financial needs hassle free.
- ❖ Get up to 20 million Rand over 1 – 20years.

### To Qualify You Must:

- ❖ Be 18 years of age or older
- ❖ Have an ID or Driver's License/International Passport/Valid permit
- ❖ Earn at least R4,500 per month
- ❖ Latest pay slip and the last three months bank statements

### How Everest Finance Work

- ❖ You can apply for any amount, from R20,000 to R20,000,000 in increments
- ❖ You can tailor your repayment term to suit your budget (from 12 months to 20 years)
- ❖ Monthly repayments are fixed for your full loan term, so that you can budget ahead easily
- ❖ Everest Finance 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 3.5% and 4.0% 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



## Customer Credit Life Insurance Coverage

It is a Loan Sum Protection Insurance Coverage that covers your loan balance in case of death, disability or retrenchment.

## Can Blacklisted or Under Judgment individuals apply?

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

## Monthly Repayment for Personal Loans At 3.5% Loan Amount and Duration

Loan Amount	Duration (Year)	Monthly Repayment	Loan Amount	Duration (Year)	Monthly Repayment	Loan Amount	Duration (Year)	Monthly Repayment
R20,000	2	R864.05	R20,000	3	R586.04	R20,000	5	R363.83
R50,000	2	R2,160.14	R50,000	3	R1,465.10	R50,000	5	R909.59
R100,000	3	R2,930.21	R100,000	4	R2,235.60	R100,000	6	R1,541.84
R300,000	5	R5,457.52	R350,000	6	R5,396.44	R300,000	8	R3,587.42
R400,000	5	R7,276.70	R450,000	7	R6,047.93	R400,000	9	R4,322.97
R500,000	6	R7,709.20	R550,000	8	R6,576.93	R600,000	10	R5,933.15
R800,000	7	R10,751.88	R800,000	9	R8,645.93	R800,000	11	R7,310.68
R1,000,000	8	R11,958.05	R1,000,000	10	R9,888.59	R1,000,000	15	R7,148.83
R2,000,000	9	R21,614.83	R2,000,000	12	R17,029.07	R2,000,000	15	R 14,297.65

## Monthly Repayment for Business Loans At 4.0% Loan Amount and Duration

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

To apply, simply send the following details: Full names, ID number, Email address, Occupation, Contact telephone number, monthly income and type of loan to: [everestfinanceemail@email.com](mailto:everestfinanceemail@email.com)



Regards,  
Cristina David  
Loan Application Unit  
☎ +27(0)640544721