# http://lucidocean.co.za/images/content/ec_finance_logo.png Loans you can bank on .

# AGREEMENT IN TERMS OF SECTION 92(1)

# OF THE NATIONAL CREDIT ACT NCR CP 1456.

Get a loan from R10, 000(Ten Thousand South Africa Rand) up to R10, 000,000.00(Ten Million South Africa Rand) whenever you need it –at a fixed interest rate of 3.9% for your peace of mind.

   Whether you need money for unexpected expenses, a medical crisis, to further children’s’ education, home renovations, car loan, business loan or consolidate your accounts -\*

With EC Finance, you don’t need to wait any longer for the loan you need! Apply right now in 2 easy steps-starts by completing the short applications form below and return by email or fax. You’ll have a decision in maximum 24 working hours and a cash lump sum could be in your account same day.

**Short Application Form:**

1. Full Names:

2. Contact Address:

3. Contact Office Tel No

4. Contact Cell No:

5. Occupations:

6 Monthly Incomes:

7. ID Number:

8. Purpose of loan

9. Type of Loan

**Get a loan today**

[Applying for a loan](http://www.ecfinance.co.za/apply_for_loan.php) is easy. A simple loan application form is all that´s required. We typically give you a yes or no within 24 hours. You could even be paid out the same day, depending on circumstances and credit history.   
We however strive to make loans available where others don´t, even if you are blacklisted or have bad credit history, we may be able to help you get that loan.

All you need to apply for loan today is fill out our short applications form accurately and email or fax and we will respond immediately with an official applications form as well as required supporting documents:  
Apply for your [personal /business cash loan](http://www.ecfinance.co.za/apply_for_loan.php) with us. If you have any queries about our loans feel free to send an email, we can help you. Why not just give us a go and [Apply Now](http://www.ecfinance.co.za/apply_for_loan.php)

We offer a comprehensive and flexible financial cash loan range, specially tailored to meet the needs of all our clients.

We've have available a wide range of financial assistance options, consisting of products and services to you our customer. Including products to assist blacklisted individuals with a bad credit rating.

# Micro Loans

Small loans that is restricted to the business owners, unemployed the ones not considered bankable. They are individuals who usually don’t have the requisite collateral for any conventional loan.

Micro loans can be used for several reasons including stocks, capital, business furniture and plant, machinery, fittings, supplies and equipment.

Online Micro Loans provides all short term financial solutions. When there is a shortage on cash between paydays they are able to obtain the required funds for an individual’s expenses. They provide their customers an easy and quick online micro loan process. Everything can be completed online, the approval process is within 24 working hours plus they even deposit the cash into the applicant’s banking account same day of approval.

They have no credit needs to use. They’re devoted to meeting the requirements of their customers.

We offer unsecured micro loans don not require any certainty whatsoever even if your blacklisted or have a bad credit rating.

# Personal Loans for Blacklisted People

Being blacklisted is not a reason to stress. Even if you are blacklisted there is still light at the end of the tunnel. Your sleepless nights could be over, as we offer loans for blacklisted people.

We don't require you to be a home owner to qualify. Unsecured loans can be granted without it. Even if you have a bad credit record or judgments against your name, you could still get an approved loan.

If you are blacklisted or have a court judgment against your name, you can still apply. You have nothing to lose.

Our short application form will make a loan available easily. Give it a go. the process is simple and easy.

**Loans Paid Same Day**

Once approved, your loan could be paid directly into your bank account within hours – that’s if it’s a weekday between 8:00 and 16:00. If it’s after 16:00 on a weekday, you will have money in your bank by breakfast (that’s if you eat breakfast at 8:00). On weekends or public holidays, your loan will be paid out early the very next working day.

Yours in Services,

Wendy Williamson (Mrs.),

EC Finance Pty Ltd.

(Senior Online Loan Applications Consultant)

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