

KS85 Cash Loans Company Policy

Effective Date: 12/08/2025 | Policy Version: 1.0

1. Purpose

This policy outlines the lending procedures and standards for KS85 Cash Loans. Its objective is to provide financial services to clients in a manner that is responsible, transparent, and ethical.

2. Eligibility Criteria

Applicants seeking a loan from KS85 Cash Loans must meet the following requirements:

- Be at least 18 years of age.
- Provide a valid form of identification, such as a national ID, passport, or driver's license.
- Submit proof of income or employment.
- Consent to a credit and risk assessment.

3. Loan Terms

- Loan amounts range from R500.00 to R5000.00.
- Month-end instant loans must be repaid by the end of the month, based on the client's specified payday.
- Interest rates are fixed throughout the loan period.

4. Application Process

To apply for a loan, clients should follow these steps:

1. Complete the loan application form online or in person.
2. Submit all necessary documents.
3. Approval is typically expected within one to two days.
4. Ensure the loan agreement and company policy are signed correctly and verify the DebiCheck mandate before the loan is issued.

5. Repayment Policy

All repayments must follow the schedule set in the loan agreement. Clients must strictly adhere to these dates to settle their obligations punctually.

Collection Method

Loan repayments are processed through the DebiCheck system, which aligns with payment protocols in South Africa. DebiCheck automatically deducts installments from the client's chosen bank account, following the terms outlined in the loan agreement and verified by the client's DebiCheck mandate.

Early Repayment

Clients may pay off their loans early at any time, with no penalties or extra fees for doing so.

Late Payment Penalties

If you miss a payment, your outstanding balance will increase by a fee equal to 50% of the missed amount.

6. Default and Recovery

An account is in default if payment is not received by the due date. The recovery process includes:

1. Sending the client an official payment reminder.
2. Providing opportunities to renegotiate repayment terms if needed.
3. If unresolved, beginning legal recovery actions, which may involve:
4. Seizing movable assets.
5. Reporting the default to credit bureaus.
 - Securing a garnishment order to withhold wages until the debt obligation is satisfied in full.

7. Privacy & Confidentiality

- Client information in South Africa is protected under POPIA regulations.
- We use client data only for handling loan processes and maintaining internal records.
- The client's information will only be shared with third parties if written consent has been provided.

8. Code of Conduct

- KS85 Cash Loans treats every client fairly and with respect.
- Discrimination on the grounds of race, gender, religion, or background does not occur.
- Staff receive training to uphold high ethical lending standards.

9. Complaints & Disputes

- Clients can send complaints by email to disputes@ks85cashloans.co.za.
- We will confirm receipt of complaints within 48 hours.
- Disputes may be resolved by means of mediation or by undergoing a formal review procedure.

10. Policy Review

This policy undergoes annual review. Clients will receive update notifications via email, and any changes will be available on the company website at <https://www.ks85cashloans.co.za>.

Client Agreement

This Client Agreement outlines the essential details required from each client entering into a financial agreement with KS85 Cash Loans. By completing and signing this agreement, the client acknowledges their understanding of the terms and conditions related to the services provided.

Names	
ID Number	
Signature	
Date	

The client must supply their full name and identification number, sign, and date the agreement. The completed form will serve as confirmation of the client's acceptance of the agreement, ensuring all parties have a clear record of the transaction.