

SMARTCASH

CASH • QUICK • SMART

\$500 maximum amount of loan

14 - 30 days Maturity

Interest 36 %

60 minutes Loan processing time

<https://www.coolfinance.nz/loan/smartcash>

SmartCash

Quick overview

- **Amount:** \$100 - \$500
- **Term:** 14 - 30 days



The screenshot shows the SmartCash website interface. At the top, the logo 'SMARTCASH' is displayed with the tagline 'CASH • QUICK • SMART'. To the right, a lightbulb icon is accompanied by the text 'LOWER INTEREST + FASTER SERVICE = SMARTCASH'. The main content area is divided into three sections. On the left, a yellow sidebar contains a list of navigation links: HOME, PAYDAY LOAN EXPLAINED, ABOUT US, HOW IT WORKS, WHAT IT COSTS, APPLY NOW, YOUR QUESTIONS, MY SMARTCASH ACCOUNT, RESPONSIBLE LENDING, TERMS & CONDITIONS, and CONTACT US. The central section is titled 'SHORT OF CASH BETWEEN PAYDAYS?' and features a cartoon lightbulb character. Below the title, it states 'We can deposit up to \$500 in your bank account today.' On the right, there is a 'Calculate your cash loan...' form. This form includes input fields for 'How often are you paid' (set to 'Fortnightly'), 'Your next pay date', 'Your after tax pay', 'Payment Type' (set to 'Choose...'), and 'Preferred repayments' (set to '1'). Below these fields, it says 'Your loan limit is' followed by a dropdown menu set to '100'. A yellow 'CALCULATE LOAN' button is positioned at the bottom of the form. At the very bottom of the page, there are two small boxes: an orange one that says 'SEE IF YOU QUALIFY' with the text 'See if you qualify for a SMARTCASH loan today.' and a green one that says 'APPLY NOW!' with the text 'It takes less than 5 minutes. You are 60 minutes away from a cash loan approval.'

A representative example

Loan amount \$100 borrowed and fully repaid after 30 days of using

the loan. Total amount payable = \$136.92. The fee would be \$36.92.