

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" and a lightbulb icon with the text "LOWER INTEREST + FASTER SERVICE = SMARTCASH". The main content area features a navigation menu on the left with options like 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 text reads "SHORT OF CASH BETWEEN PAYDAYS?" and "We can deposit up to \$500 in your bank account today." A lightbulb icon is also present. On the right, there is a "Calculate your cash loan..." form with fields for "How often are you paid" (set to Fortnightly), "Your next pay date", "Your after tax pay", "Payment Type" (set to Choose...), "Preferred repayments" (set to 1), and "Your loan limit is" (set to 100). A yellow "CALCULATE LOAN" button is at the bottom of the form. At the bottom of the page, there are two call-to-action boxes: "SEE IF YOU QUALIFY" (See if you qualify for a SMARTCASH loan today.) and "APPLY NOW!" (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.