

## 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" (Fortnightly), "Your next pay date", "Your after tax pay", "Payment Type" (Choose...), "Preferred repayments" (1), and "Your loan limit is" (100). A "CALCULATE LOAN" button is at the bottom of the form. Two call-to-action boxes at the bottom read: "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.