

See how much you save on a 30-day loan over 6 months

“Typical” Pawn Shop



Loan Amount	Initiation Fee (Incl VAT)	Service Fee	Interest	Total Fees	Renewal fees (Per renewal)	Total renewal fees	Total 6 month fees
R1 000,00	R172,50	R69,00	R50,00	R291,50	R271,50	R1 357,50	R1 649
R2 000,00	R293,25	R69,00	R100,00	R462,25	R422,25	R2 111,25	R2 574
R3 000,00	R408,25	R69,00	R150,00	R627,25	R567,25	R2 836,25	R3 464
R4 000,00	R523,25	R69,00	R200,00	R792,25	R712,25	R3 561,25	R4 354
R5 000,00	R638,25	R69,00	R250,00	R957,25	R857,25	R4 286,25	R5 244
R6 000,00	R753,25	R69,00	R300,00	R1 122,25	R1 002,25	R5 011,25	R6 134
R7 000,00	R868,25	R69,00	R350,00	R1 287,25	R1 147,25	R5 736,25	R7 024
R8 000,00	R983,25	R69,00	R400,00	R1 452,25	R1 292,25	R6 461,25	R7 914
R9 000,00	R1 098,25	R69,00	R450,00	R1 617,25	R1 437,25	R7 186,25	R8 804
R10 000,00	R1 207,50	R69,00	R500,00	R1 776,50	R1 576,50	R7 882,50	R9 659
R11 000,00	R1 207,50	R69,00	R550,00	R1 826,50	R1 606,50	R8 032,50	R9 859
R12 000,00	R1 207,50	R69,00	R600,00	R1 876,50	R1 636,50	R8 182,50	R10 059
R13 000,00	R1 207,50	R69,00	R650,00	R1 926,50	R1 666,50	R8 332,50	R10 259
R14 000,00	R1 207,50	R69,00	R700,00	R1 976,50	R1 696,50	R8 482,50	R10 459
R15 000,00	R1 207,50	R69,00	R750,00	R2 026,50	R1 726,50	R8 632,50	R10 659

Initiation Fee (Incl VAT)	Service Fee	Interest	Loan 1 fees	Extension fees (Per extension)	Total Extension Fees (5 extensions)	Total 6 month fees	% SAVED	RAND SAVING
R172,50	R69,00	R50,00	R291,50	R119,00	R595,00	R886,50	46%	R763
R293,25	R69,00	R100,00	R462,25	R169,00	R845,00	R1 307,25	49%	R1 266
R408,25	R69,00	R150,00	R627,25	R219,00	R1 095,00	R1 722,25	50%	R1 741
R523,25	R69,00	R200,00	R792,25	R269,00	R1 345,00	R2 137,25	51%	R2 216
R638,25	R69,00	R250,00	R957,25	R319,00	R1 595,00	R2 552,25	51%	R2 691
R753,25	R69,00	R300,00	R1 122,25	R369,00	R1 845,00	R2 967,25	52%	R3 166
R868,25	R69,00	R350,00	R1 287,25	R419,00	R2 095,00	R3 382,25	52%	R3 641
R983,25	R69,00	R400,00	R1 452,25	R469,00	R2 345,00	R3 797,25	52%	R4 116
R1 098,25	R69,00	R450,00	R1 617,25	R519,00	R2 595,00	R4 212,25	52%	R4 591
R1 207,50	R69,00	R500,00	R1 776,50	R569,00	R2 845,00	R4 621,50	52%	R5 038
R1 207,50	R69,00	R550,00	R1 826,50	R619,00	R3 095,00	R4 921,50	50%	R4 938
R1 207,50	R69,00	R600,00	R1 876,50	R669,00	R3 345,00	R5 221,50	48%	R4 838
R1 207,50	R69,00	R650,00	R1 926,50	R719,00	R3 595,00	R5 521,50	46%	R4 738
R1 207,50	R69,00	R700,00	R1 976,50	R769,00	R3 845,00	R5 821,50	44%	R4 638
R1 207,50	R69,00	R750,00	R2 026,50	R819,00	R4 095,00	R6 121,50	43%	R4 538

Fees calculated using the following assumptions/parameters:

“Typical” Pawn shop

- The loan is taken out on the last day of a calendar month
- Service fees are charged at R69 Incl VAT per calendar month
- Interest is calculated at 5% on the first loan of the calendar year, 3% thereafter

- Initiation fees are paid upfront and capped at 15% of the loan value (Excl VAT)

Cash Crusaders

- The loan is taken out on the last day of a calendar month
- Service fees are charged at R69 Incl VAT per calendar month, including on a pro rata basis in the first month of the loan
- Please note that service fees on your first loan will vary

depending on the day of the month the loan is granted. For an accurate quote, please use our loan calculator on our website at www.cashcrusaders.co.za

- Interest is calculated at 5% throughout the life cycle of the loan (3% will be charged on the 2nd loan taken out by a customer within a calendar year)
- Initiation fees are paid upfront and capped at 15% of the loan value (Excl VAT)
- No initiation fees are charged on extensions

