

# QuickNest Loans (Pty) Ltd

## Website Terms and Conditions

Effective Date: 23 June 2026

### 1. Acceptance of Terms

By accessing or using the QuickNest Loans website, you agree to be bound by these Terms and Conditions.

### 2. Loan Applications

Submitting a loan application does not guarantee approval. All applications are subject to review, verification, affordability assessments, and internal approval procedures.

### 3. Information Accuracy

Applicants must provide accurate and complete information. Providing false or misleading information may result in rejection of an application.

### 4. Supporting Documents

Applicants may be required to submit identification documents, proof of income, bank statements, proof of residence, and other supporting documents.

### 5. Fees, Interest and Repayment

Any fees, interest charges, repayment amounts, and repayment schedules will be communicated to applicants before acceptance of any loan agreement. Clients must carefully review all loan documentation before accepting a loan.

### 6. Privacy and Data Protection

Personal information submitted through the website will be stored and processed for legitimate business purposes including application processing, fraud prevention, customer support, and legal compliance.

### 7. Electronic Communications

By submitting information through the website, users consent to receive communications by email, SMS, telephone, or WhatsApp regarding their application or account.

### 8. Fraud Prevention

QuickNest Loans reserves the right to verify information supplied by applicants and may decline applications suspected of fraud or misrepresentation.

### 9. Limitation of Liability

The website and its services are provided on an 'as available' basis. QuickNest Loans shall not be liable for losses arising from website interruptions, technical issues, or reliance on information published on the website.

## **10. Changes to Terms**

QuickNest Loans may update these Terms and Conditions from time to time. Continued use of the website constitutes acceptance of any updated terms.

## **11. Governing Law**

These Terms and Conditions shall be governed by the laws of the Republic of South Africa.

## **12. Contact Information**

For enquiries regarding these Terms and Conditions, please use the contact details provided on the QuickNest Loans website.

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