

Frequently Asked Questions

You're encouraged to have a look at our FAQs and Answers.

Question: Is Jlet Financial Services a registered credit provider?

Answer: Yes, we are (NCRCP14251).

Question: Where do I find Jlet Financial Services?

Answer: We're an online Credit Provider accessible from website <https://jlet.co.za/>

Question: How do I contact Jlet Financial Services?

Answer: Contact us on 087 183 6631 or email us on loan@jlet.co.za or WhatsApp 065 937 7240

Question. What are the requirements needed to apply?

Answer. You must be permanently employed and receive a payslip from your employer with statutory deduction such as UIF, etc.

Question. Which documents required if I want to apply for a loan?

Answer. The required documents are:

Most recent payslip

Latest 3 months original bank statement

Cellphone number registered at the bank statement.

ID Document or Valid Passport

Question. Can I qualify for a loan if I'm a grant recipient?

Answer. No, as grant income can't be used on affordability calculations as per NCR regulations.

Question. Do you assist clients under DEBT REVIEW?

Answer. No, by law not permitted to.

Question. Do you assist blacklisted clients?

Answer. Yes, but not having more than 1 blacklisting.

Question. What if I get paid on a weekly or fortnight basis?

Answer. Jlet Financial Services does assist clients that get paid on a weekly and fortnight cycle.

Question. What are your trading hours?

Answer. Jlet Financial Services business hours are 08:00 - 18:00 on weekdays and weekends from 08:00 - 13:00. On Holidays from 10:00 - 13:00.

Question: Do you trade during load shedding?

Answer: Yes, we trade during load shedding.

Question. What type of loans do you offer?

Answer. We, Jlet Financial Services offers personal 30-day loans payable in one instalment.

Question: How long does it take to apply for a loan?

Answer: When there are no technical issues during the application process, it typically takes +/- 30 minutes to verify documents, do an affordability assessment and confirm employment.

Question: How much do you charge?

Answer: Conveniently utilize the loan calculator from our website to get accurate figures.

Question: Must I pay the Agent for referring me to Jlet Financial Services?

Answer: No, we reward the Agent with a commission for successful new client referral.

Question: How do I get commission for referring a new client?

Answer: Your commission depends on the approved loan amount for the referred client. Our website has a commission table that explains how much commission you could earn. Make an online Agent booking to receive the commission.

Question: Why do I need to provide my personal details?

Answer: We need your personal details to verify that we are assisting the right person, as well as for compliance and legal purposes.

Question: What is a DebiCheck?

Answer: DebiCheck it's a new type of debit order to protect you from unauthorized debit orders.

Question: How do I accept the DebiCheck mandate?

Answer: Approving a DebiCheck mandate is simple! When applying for a Jlet loan, you'll need to accept a DebiCheck mandate authorizing payment from your account. The DebiCheck prompts will guide you on the steps to follow on your phone, ATM, banking app and on your internet banking profile. To approve the mandate, you will receive a notification from your bank through your online banking, mobile (app) banking, or USSD.

Question: Why do you need to assess my affordability?

Answer: Jlet Financial Services strives responsible lending by complying with the National Credit Regulator Act and Regulations.

Question: How do I lodge a complaint?

Answer: Email thabo@jlet.co.za and the Customer Care Team will revert to you.

Question: Do you charge upfront fees?

Answer: No, we don't. Please report such activity via email to thabo@jlet.co.za

Question: How do I report any fraudulent activity?

Answer: Kindly send an email to thabo@jlet.co.za