

## Legal information

Fundi is a registered credit provider and adheres to the regulations as laid out by the National Credit Act (NCA).

When applying for an educational loan with Fundi you will be guaranteed that your application will be dealt with in a manner that is in line with the NCA. What does this mean?

1. Fundi will not discriminate on any basis against any applicant;
2. Fundi will ensure that as an applicant you are made aware of the total instalments, fees, interest rates and any other associated charges relating to your potential credit agreement;
3. Fundi will communicate the above in the following languages; English, isiZulu, Sepedi and Afrikaans;
4. Fundi will do a thorough analysis of your current financial obligations when evaluating your credit application;
5. If your credit application is declined, you have the right to ask Fundi to provide you with a reason;
6. You have the right to access and challenge your credit records and information held by the credit bureaus. In addition Fundi shall attempt to notify you at your chosen address before any negative information on the payment of your loan with Fundi is reported to a credit bureau;
7. Fundi resolves complaints using a dispute resolution process. To lodge a complaint, please call us on 0860 55 55 44 or send an email to [legal@fundi.co.za](mailto:legal@fundi.co.za) If you are not satisfied with the outcome of the dispute resolution process, you may report your complaint to the National Credit Regulator (NCR);
8. You can prepay or fully pay any amount owing to Fundi at any time, without any penalties;
9. You have the right to choose whether you would like to be informed about other products and services offered by Fundi via SMS, email or telephone campaigns.
10. Click here to visit the [NCR website](#).  
[Terms of Use](#)