



**REG NO. 2005/078808/23**  
**NCRCP 189**

AEM Finance is affiliated to Citi Group, We specializes in unsecured short-term/long term finance for individuals and businesses. As registered credit providers, all our business is carried out within the rules set out in the National Credit Act 34 of 2005. From the start we realized that our clients are the heart of our business. Since inception, our main focus has been to put our clients first ensuring that our clients get the credit that they deserve. In an ever expanding market we have differentiated ourselves by building our business on a foundation of trust, honesty and integrity. Our ethos has ensured that our loyal customer base has and continues to grow month on month.

Our business is a balance between highly skilled employees and dynamic systems and processes. This combined with our dedication to customer service ensures that once approved, our loans are paid out the very same day.

### **Our Services**

AEM Finance offers variety of loans at 3% including: Short-Term Personal Loans/long Term Personal loan, Home loans, Debt Consolidation loans, Car loans, business loans and company loans. We assist contractors/farmers to acquire their own machineries and also finance the purchase of houses with low interest rate.

### **Responsible Lending**

AEM Finance is a registered member of the NCR and complies with all the legislative requirements in terms of the National Credit Act. It is therefore not surprising that from the start to finish our communication and processes are comprehensive and transparent. This in turn enables us to fulfill our clients' financial expectations timorously and responsibly.

Responsible lending is not just a principle but is entrenched in our operational processes:

- \*Documentation and Agreements are easy to understand.
- \*The Quotations we issue are valid for 2working days.
- \*Full disclosure is provided in respect of the principle debt, fees levied and interest rates charged.
- \*Credit Bureau enquiries are performed with the consent of our clients.
- \*We provide feedback on all applications.
- \*Blacklisted individual and people with bad credit records may also qualify for our loan
- \*Affordability calculations are performed to ensure that we don't over indebt our clients.

Our customer centric methodology and individualized approach supports our Government's objective to combat over- indebtedness and reckless lending whilst ensuring that all our clients receive the excellent service that they have become accustomed to when applying for a loan with AEM Finance.

### Our Mission

Our mission is to provide easy effortless loans and finance to anyone in need of financial assistance. It is part of our goal to make sure that we provide a loan solution that fits the financial profile of each potential unsecured loan applicant.

### Benefits of choosing AEM Finance

1. Get the cash in your account within 24 - 48 hours
2. Get loans from R30, 000.00 to R20, 000,000.00
3. Loan duration from 1 year to 20years
4. Fixed interest rate to help your budget!

Cash in your account within 24 hours.

When your loan application form together with the required documents has been submitted, the process will take about 24 hours to complete. Once we have approved your application the money will be sent to your account immediately. Our client's needs are of the utmost importance and we therefore strive to complete every application as quick and effortlessly as possible.

### How to Apply

Kindly forward the following details your ID Number, Full Names, Occupation, Monthly Income, Type of loan and Contact details, telephone number and email address via email to [admin.aem@mailbox.co.za](mailto:admin.aem@mailbox.co.za). Foreigners /Commission earners are also welcome.

Regards,

**Advertising Team,  
AEM FINANCE**