



Putting the
“Financial Power”
Back in your hands

OUR SERVICE PORTFOLIO

DOTME CAPITAL (PTY) LTD, a registered subsidiary of DOTME HOLDINGS PTY LTD, is registered with the National Credit Regulator (NCR) under registration number NCRCP19913. While our Financial Services Provider (FSP) license is pending, we are committed to delivering the highest standards of professional financial services, with your financial well-being as our foremost concern.

OUR SERVICE PORTFOLIO

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WHO ARE WE?



1. Innovative Financial Solutions Provider

.Me Capital (DMC) is a dynamic financial services company specializing in the disbursement of business and personal loans. We leverage advanced financial technologies and innovative strategies to provide tailored funding solutions that meet the unique needs of our clients, ensuring they have access to the capital required for growth and stability.



2. Focused on Empowering Growth

Our mission is to empower small and medium-sized enterprises (SMEs) and individuals by offering flexible and accessible financing options. We understand the challenges faced by businesses and personal borrowers in securing traditional financing, and we are committed to bridging this gap with our customer-centric approach.



3. Expertise and Experience

With a team of seasoned financial experts, DMC brings extensive knowledge and experience to the table. Our professionals have a deep understanding of the market and are dedicated to providing exceptional service, from initial consultation to loan disbursement and beyond. Our expertise ensures that clients receive the most suitable financial products and guidance.



4. Commitment to Transparency and Trust

At DMC, we prioritize transparency, integrity, and trust in all our operations. We maintain clear communication with our clients, providing detailed information about loan terms, interest rates, and repayment schedules. Our commitment to ethical practices and transparent processes builds strong, long-lasting relationships with our clients and investors alike.



CREDIT FACILITIES

CREDIT FACILITIES FOR BUSINESSES

MCA FACILITY

1.) MCA FACILITY

Definition: Merchant Cash Advances (MCAs) offer businesses immediate access to capital based on their projected future sales. Unlike traditional loans, MCA repayments are directly tied to the business's sales volume, providing a more adaptable funding solution.

Key Features & Benefits:

1. **Flexible Repayments:** Payments adjust with your sales volume. Pay less when sales are slow and more when sales increase.
2. **Quick Access to Funds:** Get funding rapidly, often within 24-48 hours after approval.
3. **Easy Qualification:** MCAs are easier to qualify for than traditional loans, especially if your business has uneven revenue streams.
4. **No Collateral Required:** Typically, you won't need to provide collateral to secure the advance.

Boosts Cash Flow: Immediate capital access helps manage cash flow, allowing you to seize growth opportunities quickly.

Repayment Terms: Choose from flexible repayment terms of **3, 6, 9, 12, or 18 months** to suit your business needs.

Interest Rates: Fixed Interest rates start as low as **1.8%** and go up to **3.8%** per month, fixed for the term of the advance.

Use Cases:

- **Inventory Purchases:** Stock up on inventory during peak seasons without waiting for cash flow.
- **Expansion Projects:** Fund new locations or launch new product lines.
- **Operational Costs:** Cover payroll, rent, or other day-to-day expenses during slower sales periods.

Qualifying Criteria:

- **Business Operating Time:** Your business should have been operational for at least 6 months.
- **Monthly Revenue:** Minimum monthly revenue should be R80,000.
- **Sales Consistency:** Regular credit card or debit card sales are essential.
- **Business Type:** Ideal for retail, restaurants, and other businesses with consistent sales volumes.
- **Bank Statements:** Provide recent 6 months of bank statements to verify revenue.
- **Credit Score:** A minimum credit score may be required, though it's not as strict as traditional loans.

REQUIRED DOCUMENTS

- **1 x Current supplier statements** (Any suppliers your business runs accounts with)
- **ID Copies** (Of all directors)
- **CIPC Documents** (Business registration documents)
- **Lease agreement & latest rental statement**
OR **latest Municipal bill** (For the business's operating address)
- **6-12 months banking statements** (e.g., 1 Dec 2020 – Current date 2021) (Downloaded, not scanned) or
- **Bank statements and/or merchant statements for all accounts linked to the business**
- **2022-2023 & 2023-present VAT Statements**
- **Latest Balance** (If you have any loans with our competitive)

Send documents to:
apply@dotmecapital.co.za



CREDIT FACILITIES

CREDIT FACILITIES FOR BUSINESSES

REVOLVING FACILITY

2.) REVOLVING FACILITY

Definition: Revolving credit lines provide businesses with a flexible source of funds that can be drawn from as needed. Once repaid, the funds become available again, similar to a credit card.

Key Features & Benefits:

- **Flexible Access:** Businesses can draw funds up to their credit limit as needed.
- **Interest Only on Withdrawn Amounts:** Interest is only charged on the amount drawn, not on the total credit limit.
- **Reusability:** As funds are repaid, they become available for use again.
- **Financial Flexibility:** Helps manage cash flow by providing quick access to funds for unforeseen expenses or investment opportunities.
- **Convenience:** Reduces the need for multiple loan applications, as businesses can draw from the credit line repeatedly.
- **Interest Savings:** Businesses can save on interest costs since they only pay interest on the funds they use.

Use Cases:

- **Working Capital:** Maintaining smooth operations by covering gaps in cash flow.
- **Emergency Expenses:** Access to funds for unexpected repairs or urgent expenses.
- **Growth Investments:** Funding marketing campaigns, hiring staff, or purchasing equipment.

Qualifying Criteria:

- **Credit Score:** Only outstanding credit scores will be considered for this product.
- **Business Operating:** The business should have been operational for at least 1 year.
- **Annual Revenue:** Minimum annual revenue should be R1,000,000 or equivalent.
- **Financial Statements:** Recent financial statements, including profit and loss statements, balance sheets, and cash flow statements.
- **Debt-to-Income Ratio:** A reasonable debt-to-income ratio to ensure the business can manage additional debt.

REQUIRED DOCUMENTS

- **1 x Current supplier statements** (Any suppliers your business runs accounts with)
- **ID Copies** (Of all directors)
- **CIPC Documents** (Business registration documents)
- **Lease agreement & latest rental statement**
OR **latest Municipal bill** (For the business's operating address)
- **6-12 months banking statements** (e.g., 1 Dec 2020 – Current date 2021) (Downloaded, not scanned) or
- **Bank statements and/or merchant statements for all accounts linked to the business**
- **2022-2023 & 2023-present VAT Statements**
- **Latest Balance** (If you have any loans with our competitive)

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MIN APPROVAL
R100 000
MAX APPROVAL
R5 MILLION

CREDIT FACILITIES

CREDIT FACILITIES FOR BUSINESSES

LONG-TERM BUSINESS FINANCE

3.) LONG-TERM BUSINESS FINANCE

Definition: Long-term business finance provides companies with the capital needed for substantial investments, expansion projects, and large-scale operations over an extended period, typically more than one year.

Key Features & Benefits:

1. **Extended Repayment Terms:** Benefit from repayment periods ranging from 1 to 5 years, allowing for manageable monthly payments.
2. **Interest Rates:** Prime + rate
3. **Large Loan Amounts:** Access substantial funding to support major business initiatives and capital expenditures.
4. **Collateral Options:** Flexible collateral requirements based on business assets, reducing risk for both lender and borrower.
5. **Customized Repayment Plans:** Tailored repayment schedules to align with cash flow patterns and business cycles.

Use Cases:

1. **Business Expansion:** Fund the opening of new locations, acquisition of other businesses, or entry into new markets.
2. **Capital Investments:** Purchase machinery, equipment, or technology to enhance productivity and efficiency.
3. **Real Estate Acquisition:** Buy or develop commercial properties to expand operational capacity.

Qualifying Criteria:

1. **Business History:** The business should be operational for at least 2 years with a proven track record of profitability.
2. **Financial Statements:** Provide comprehensive financial statements, including balance sheets, income statements, and cash flow statements for the past 2-3 years.
3. **Business Plan:** A detailed business plan outlining the purpose of the loan, growth projections, and repayment strategy.
4. **Collateral Valuation:** Assets proposed as collateral should be appraised and documented to support the loan amount.
5. **Credit Score:** A good business credit score is essential, reflecting responsible financial management and repayment history.
6. **Legal Documents:** Copies of business registration, licenses, and other legal documents to verify the legitimacy and standing of the business.
7. **Debt-to-Income Ratio:** A healthy debt-to-income ratio, ensuring the business can handle additional debt without financial strain.

REQUIRED DOCUMENTS

1. Completed application.
2. Business plan.
3. Annual financial statements.
4. Up to date management accounts.
5. Cash flow forecast.
6. CV of business owner/s.

Send documents to:

apply@dotmecapital.co.za

MIN APPROVAL
R500 000
MAX APPROVAL
R50 MILLION

CREDIT FACILITIES

CREDIT FACILITIES FOR INDIVIDUALS

PERSONAL LOANS

4.) PERSONAL LOANS

Definition: Personal loans are designed to meet individual financial needs such as debt consolidation, home improvements, or unexpected expenses.

Key Features & Benefits:

- **Fixed Interest Rates:** Enjoy predictable monthly payments with fixed interest rates starting from 15.75%.
- **Flexible Terms:** Customized loan terms to fit your financial situation.
- **Quick Approval Process:** Benefit from a fast approval and disbursement process to address urgent financial needs.
- **Debt Consolidation:** Combine multiple debts into a single loan with potentially lower interest rates.
- **Home Improvements:** Finance renovations or repairs to increase your home's value.
- **Emergency Funds:** Access quick funds for unexpected expenses like medical bills or car repairs.

Use Cases:

- **Consolidating High-Interest Debt:** Reduce overall interest payments by consolidating credit card and other high-interest debts.
- **Funding Major Purchases:** Finance significant purchases such as a new car or major appliances.
- **Covering Life Events:** Manage the costs associated with weddings, education, or travel.

Qualifying Criteria:

- **Income Verification:** Provide proof of steady income, such as pay slips, bank statements, or tax returns.
- **Employment History:** Demonstrate a stable employment history, preferably with your current employer for at least 6 months.
- **Debt-to-Income Ratio:** Maintain a manageable debt-to-income ratio, usually not exceeding 40%.

MIN APPROVAL
R5 000
MAX APPROVAL
R50 000

REQUIRED DOCUMENTS

- 1.) Identity Verification:** A certified copy of your South African ID or a valid passport for non-citizens with a work permit.
- 2.) Proof of Residence:** A recent utility bill (not older than three months) or a lease agreement showing your current address. Alternatively, an affidavit from a landlord or property owner confirming your residence.
- 3.) Income Verification:** Latest pay slips (usually the last three months) and Bank statements for the last three to six months showing salary deposits or If self-employed, financial statements or a letter from an accountant confirming income.
- 4.) Employment Verification:** Contact information of your employer for verification purposes.
- 5.) Credit Profile:** Consent to conduct a credit check as part of the assessment process.
- 6.) Debt Information:** A list of existing debts and obligations, including current monthly payments or Documentation of any additional credit facilities or loans held with other institutions.
- 7.) Budget Information:** A completed personal budget showing income and expenditure to assess affordability.

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FREQUENTLY ASKED QUESTIONS

General Questions

What types of financial products does DOTME CAPITAL offer?

DOTME CAPITAL offers a variety of financial products, including Merchant Cash Advances (MCA), personal loans, revolving credit facilities, and long-term business finance.

How can I apply for a loan or credit product?

You can apply online through our website at www.dotmecapital.co.za, where you can fill out an application form. Alternatively, contact our customer support team for assistance.

How does DOTME CAPITAL ensure the security and privacy of my data?

We use state-of-the-art encryption and security protocols to protect your sensitive information. Regular audits and updates are performed to maintain the highest standards of data protection.

Merchant Cash Advance (MCA)

What is a Merchant Cash Advance (MCA) and how does it work?

An MCA provides businesses with immediate capital based on future sales. Repayments are tied to sales volume, offering flexible payment terms ranging from 3 to 18 months with interest rates starting from 1.8% to 3.8% per month.

What documents are required to apply for an MCA?

You will need to provide a certified copy of your ID, recent bank statements (6-12 months), proof of business operations for at least 6 months, and evidence of consistent sales revenue.

Revolving Credit Facility

What is a revolving credit facility and how can it benefit my business?

A revolving credit facility provides flexible funding that can be drawn from as needed. You only pay interest on the amount withdrawn, and as funds are repaid, they become available again. It's ideal for managing cash flow and unforeseen expenses.

What are the qualifying criteria for a revolving credit facility?

Businesses must have been operational for at least 1 year, have an outstanding credit score, and show a minimum annual revenue of R1,000,000. Recent financial statements are also required.

Personal Loans

What are the interest rates and terms for personal loans?

Personal loans offer fixed interest rates starting from 15.75%, with customizable terms to fit your financial needs. They are suitable for debt consolidation, home improvements, and unexpected expenses.

What documents do I need to apply for a personal loan?

You will need to provide proof of identity, income verification (pay slips or bank statements), proof of residence, and a stable employment history.

Long-Term Business Finance

How can long-term business finance support my company's growth?

Long-term business finance provides substantial funding for business expansion, capital investments, and real estate acquisitions. It offers repayment terms of 1 to 10 years with both fixed and variable interest rates.

What are the eligibility requirements for long-term business finance?

Businesses must have been operational for at least 2 years with a proven track record of profitability. Financial statements, a business plan, and collateral valuation are also required.

Customer Support

How can I contact DOTME CAPITAL for support or inquiries?

Our dedicated support team is available 24/7 to assist you. You can reach us via phone, email, or live chat through our website

CONTACT US

www.dotmecapital.co.za

To receive a **commitment-free quote**, get in touch with one of our capital specialists.

Please call our landline to speak with a representative who will be happy to assist you to the best of their ability:

010 593 4949

General Enquiries

info@dotmecapital.co.za

For general questions and information about services offered by DOTME CAPITAL.

Customer Support

support@dotmecapital.co.za

For assistance with existing accounts, repayment inquiries, and general support.

Sales Department

sales@dotmecapital.co.za

For inquiries about new loans, financial products, and sales-related questions.

Credit and Risk Assessment

credit@dotmecapital.co.za

For questions related to credit evaluation, loan applications, and risk assessment.

Feedback and Suggestions

feedback@dotmecapital.co.za

For clients to provide feedback or suggestions regarding services and experiences.

As an authorized credit provider, DOTME CAPITAL (Pty) Ltd is proud to be registered with the National Credit Regulator under **NCRCPI9913**, ensuring trusted and compliant financial services.

