



ME | CAPITAL

PAYDAY LOANS

PERSONAL LOANS

BUSINESS LOANS

“THINK ABOUT CAPITAL DIFFERENTLY”

DOTME CAPITAL PORTFOLIO

DOTME CAPITAL (PTY) LTD, a registered subsidiary of DOTMEHOLDINGS PTY LTD, is registered with the National Credit Regulator under registration number **NCRCPI9913**. 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.

ABOUT DOTME CAPITAL

ME HOLDINGS

DOTME CAPITAL(pty) Ltd. is a Subsidiary of **DOTME HOLDINGS (PTY) LTD**



Registered credit provider: **NCRCP19913**

DOTME CAPITAL was built from the ground up, right here in Johannesburg, with one thing in mind: people. We saw what was happening, everyday South Africans, hustling to make ends meet, getting turned away by the big guys. Too much paperwork. Too many delays. Too little heart. So we decided to change the game.

Backed by DOTME HOLDINGS and fully registered with the National Credit Regulator (NCRCP19913), DOTME CAPITAL was born to bring fair, fast, and personal lending to the people who need it most. No fluff, no red tape, just real help, when it's needed. We started small, just a team with a vision and a deep belief that access to funding should be about dignity, not desperation. Today, we've grown into a trusted credit provider, helping South Africans rise, rebuild, and reimagine what's possible.

Whether it's a personal loan, a quick top-up, or working capital to keep a business afloat, we're here for it. Every loan we offer is more than just a number on a screen, it's a moment of relief, a sign of hope, and a chance to breathe again. That's what we're about. That's DOTME CAPITAL.

WHAT WE OFFER

PAYDAY LOANS

- Quick, short-term loans from R500
- Ideal for urgent expenses or mid-month pressure
- Repayable over up to 30 days
- Transparent, all-inclusive cost structure
- Easy online or WhatsApp application
- Approval within hours and fast payouts

PERSONAL LOANS

- Larger personal loans from R5,000 and up
- Perfect for medical expenses, school fees, car repairs, or major purchases
- Flexible repayment terms between 3 to 6 months
- Customised based on income and affordability
- Ideal for employed individuals with stable income
- Personal support from a Capital Specialist

BUSINESS

MERCHANT CASH ADVANCE (MCA)

- Business funding for SMEs.
- Advance amounts based on average monthly turnover
- Repayments are linked to daily card sales, not fixed
- Suitable for retail, hospitality, services, and trade businesses
- Approval within 24–48 hours, with minimal paperwork
- No collateral required – we believe in potential, not paperwork
- Perfect for bridging gaps, buying stock, or unlocking growth

HOW WE WORK

1

APPLY

Clients apply via WhatsApp, our website, or through a dedicated DOTME Capital Specialist.



2

ASSESS

We conduct affordability, credit, and compliance checks in line with the NCR



3

APPROVE

Fast, responsible lending. Lending decisions made within hours, transparent, responsible, and client-friendly.



4

DISBURSE

Approved funds are paid out within 24–48 hours directly to the client's account.

OUR APPROACH TO CLIENT EXPERIENCE

At DOTME CAPITAL, we believe that applying for credit shouldn't feel like a fight. That's why we've built an application process that's as seamless, simple, and stress-free as possible, without compromising on the quality, care, or compliance that every product demands. From your very first interaction with us, you're not just treated like a number, you're treated like a partner. We take the time to understand your story, not just your credit score. Whether you're applying for a short-term loan, personal funding, or business capital, our team works closely with you to ensure the product is aligned with your needs and goals.

Once you're onboarded into our book, you become part of the DOTME journey. We don't just approve and move on, we check in, offer guidance, and do everything we can to help you succeed. Because your success is our success.

At the heart of it, we're here to make access to funding more personal, more empowering, and a little more human.



WE LET OUR RESULTS SPEAK

SINCE 2023

R24M+

*disbursed in the last 2
years of operating*

40%

*Repeat rate for our MCA
clients*

70%

*Repeat rate for our
Payday loans clients*

130+

*Payday clients found
financial relief.*

ZERO

*Complaints filed with the
NCR to date.*

GROWING

*in Gauteng, Eastern Cape
and KZN.*

WHY PEOPLE CHOOSE US



Fully compliant and
NCR registered



Fast turnaround, no
unnecessary waiting



Real human support,
not just automated
replies



Transparent pricing,
no hidden surprises



Digital-friendly,
everything can be
done remotely

"THINK ABOUT CAPITAL DIFFERENTLY"

WE LOOK FORWARD TO PARTNERING WITH YOU

MCA DEPARTMENT

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