



Telkom Lend FAQs

1. Getting Started

What is Telkom Lend?

Telkom Lend is a funding solution from Telkom Financial Services that gives SME quick access to working capital. Loans range from R50 000 to R5 million, with no collateral required.

2. Registration & Eligibility

Who can register for Telkom Lend?

To apply for Telkom Lend, your business must meet the following requirements:

Business Eligibility:

- Be a registered South African business
- Have been trading for at least six months
- Make at least R50 000 in monthly revenue

Documents required:

- Provide your last 3 months' bank statement

Do I need to be a Telkom customer to use Telkom Lend?

No. You do not need to be a Telkom customer to register or use Telkom Lend.

Are there any application fees?

No. Applying for funding is completely free. Businesses can request a quote and explore available funding options without any obligations or hidden fees.

Why are bank statement required during application?

Bank Statements help us understand your business's cash flow and financial health. This allows us to assess your application fairly, even for businesses that may not qualify under traditional lending criteria.



3. Funding amounts and costs

What are the available loan amounts?

You can apply for R50 000 to R5 million, depending on your monthly revenue and how long you've been in business

How are fees calculated?

Fees are determined based on:

- Monthly revenue
- Loan terms (3 to 12 months)
- How often you repay (daily, weekly, monthly)
- Your Telkom Lend score

Example: A loan of R100 000 repaid over 6 months works out to around R117 000 in total. If you have a good Telkom Lend score, you may pay less.

4. Repayments

What repayment options do I have?

You can choose to repay:

- Daily
- Weekly
- Monthly

Can I pay off my loan early?

Yes. Businesses can settle their funding earlier than the agreed term without any penalty. In some cases, businesses that settle their funding early may qualify for a discount on the total repayment amount.

5. Security & Compliance

How is my information protected?

All information you share is encrypted and kept secure. Telkom follows strict data protection laws, to make sure your information stays private.

What makes Telkom Lend different from a bank loans?

Telkom Lend provides unsecured business funding, meaning collateral is not required. The application process is generally faster, and the repayment terms are more flexible. Instead of relying solely on credit score, Telkom Lend looks at your business as a whole. This helps more businesses get funding they need to grow.

Telkom SA SOC Limited: Reg no 1991/005476/30. **Directors:** MG Qhena (Chairperson), S Taukobong (Group Chief Executive Officer), NS Dlamini (Group Chief Financial Officer), M Booie, O Ighodaro, B Kennedy, KP Lebina, PCS Luthuli, EG Matenge-Sebesho, M Msimang, KA Rayner, IO Selele, SP Sibisi, H Singh, SH Yoon*


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6. Support

How do I contact support?

You can contact Telkom Lend support via:

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