LookingFor.Finance Terms and Conditions

Nov 3, 2026 · @Joe Meyer

These terms apply when you use www.lookingfor.finance, contact us on WhatsApp or any other channel, or use our service. Effective 3 November 2026. By using the website or our service, you agree to them.

1. Who we are

In these terms, "we", "us" and "our" mean Looking For Finance (Pty) Ltd, trading as LookingFor.Finance. "You" means anyone who uses the website or our service.

Company	Looking For Finance (Pty) Ltd
Registration number	2026/724267/07
Director	Joe Meyer
Email	joe@lookingfor.finance
Phone / WhatsApp	060 016 5253
Website	www.lookingfor.finance

Legal notices and documents may be sent to us by email at joe@lookingfor.finance.

2. Our service

LookingFor.Finance works with you before you apply for finance. We understand what you want to achieve, assess where you stand, structure and prepare your finance requirement, and identify lenders whose criteria may suit your situation.

Where a matter qualifies and you agree to proceed, it is referred via **at360 Finance Stellenbosch**, a franchise of AT THREESIXTY FINANCE (Pty) Ltd. at360 handles the formal application and the engagement with banks and other regulated financial services providers. From that point, at360's own terms and privacy statement also apply.

Nothing goes to a lender without your agreement.

3. What we don't do

- We are **not a lender**, and we do not grant credit.

- We **cannot guarantee** approval, an amount, a rate or terms. Each lender makes its own decision on its own assessment.
- We do not give **financial, tax or legal advice**. Where you need it, we will suggest that you speak to a suitably qualified professional.
- We may tell you that a case is **not ready yet**, and what would need to change first. That is part of the service, not a refusal.

4. Clara, our WhatsApp assistant

Clara is an AI assistant. She answers general questions, asks first questions about your situation and records your answers for us. Clara does not give advice on products, rates or approval chances, and does not assess or decide on applications. A person reviews every enquiry.

5. Fees

- **The first conversation costs nothing**, and there is no obligation to proceed.
- **Residential finance** (home loans) carries no fee from us.
- **Business, commercial property and agricultural finance** may carry a fee. Any fee is explained and agreed with you in writing before any work that attracts it begins.

Lenders, attorneys and other parties may charge their own fees, such as bond registration and transfer costs. Those are separate from ours.

6. Your responsibilities

Our work depends on an honest, complete picture. You agree to:

- give us information that is **true, complete and up to date**, and tell us when it changes;
- not ask us to hide, change or misstate any fact to a lender. We present cases honestly, in the right order and the right form, and we will not take part in a misrepresentation;
- have authority for any information you give us about someone else, such as a spouse, co-applicant or business partner;
- use the website and our channels lawfully, and not interfere with them.

We may stop working on a matter if we believe information is false or misleading.

7. Articles and calculators

Our articles, posts and guides are general information to help you understand your options. They do not take your personal circumstances into account. Figures, rates, rules and lender practices change; each article shows when it was published or last reviewed.

Our calculators give illustrative results based on the figures you enter and the assumptions shown. A result is not a quote, an offer or an indication that you will be approved.

8. Links to other websites

Our website and posts may link to other sites, including at360's. We are not responsible for their content or how they handle your information.

9. Intellectual property

The LookingFor.Finance name, logo, articles, calculators, images and website content belong to Looking For Finance (Pty) Ltd or are used with permission. You may share links to our articles and quote short extracts with credit. You may not copy, republish or sell our content without written permission.

10. Liability

We work with reasonable care and skill. Because lenders make their own decisions, we are not liable for a lender's decision, delay, offer, rate or terms, or for any loss that follows from them. We are also not liable for loss caused by information that was incomplete or incorrect when you gave it to us.

Nothing in these terms limits any right you have under the Consumer Protection Act or other law that cannot be excluded.

11. Privacy

We process your personal information as set out in our Privacy Policy at www.lookingfor.finance.

12. Changes to these terms

We may update these terms from time to time. The current version, with its effective date, is always on our website. Changes do not affect a fee or arrangement already agreed with you in writing.

13. Law and disputes

These terms are governed by the law of South Africa. If you have a concern, please contact us first at joe@lookingfor.finance so that we can try to resolve it.

LookingFor.Finance assesses, structures and positions your finance requirement. Qualifying applications are referred to suitable regulated financial services providers via at360 Finance Stellenbosch. LookingFor.Finance is not a lender. Each lender makes its own decision, and approval is never guaranteed. This content is general information, not financial, tax or legal advice, and does not take your personal circumstances into account.