

Is boostloans.co.za safe? TrustSniffer's moderate-trust assessment: 65/100

boostloans.co.za

Verdict



boostloans.co.za is moderately trusted.

Most signals looked ordinary, and some evidence was missing. Read the checks below before you pay or hand over personal details.

Sensitive Interaction Risk

Assessed 2026-07-31 by automated analysis. Classification confidence 70%.

What this site appears to be

Boost Loans promotes same-day South African personal loans up to R8000, displays repayment and interest information, and asks applicants to provide employment evidence, an ID copy, and three months of bank statements. It claims registration as credit provider NCRCP13607 and advertises a paid referral program, but the supplied page evidence does not independently substantiate its legal identity, registration, reviews, or sensitive-document protections.

Evidence status and limitations

Evidence completeness: **UNKNOWN**

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	6.3 years old Registered history	CLEAR
Web archive	Archived since 2014 56 snapshots	CLEAR

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Sensitive Interaction Risk.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2014.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is a South African consumer-lending platform presenting same-day personal loans and an online application process, with revenue derived from borrower interest and fees alongside a paid loan-referral programme.

Scam/Impersonation Risk

No phishing, brand impersonation, conflicting legal identities, or other identity contradictions were observed. The public-facing business name aligns with the organisation recorded in the domain registration, while the available historical record shows no suspicious repurposing or semantic shift. External threat screening was also clean, providing moderate support for authenticity without independently validating the lending operation.

- The homepage identifies the operator as Boost Financial Services (Pty) Ltd, consistent with “Boost Financial Services” in the domain-registration record.
- The web archive contains 56 snapshots spanning 2014–2026 (13 years tracked), with no suspicious repurposing detected.
- External reputation checks recorded 0 malicious and 0 suspicious detections, no search-engine security warning, and no reported abuse against the assessed infrastructure.
- The observed homepage behaviour contained no cloaking, hidden forms, suspicious inline scripts, clipboard manipulation, or untrusted form destination.

Regulatory Verification Notes

The homepage claims that the operator is a registered credit provider under NCRCP13607, but the supplied pages do not independently substantiate that status or clearly expose supporting registry material. The lending proposition includes loans up to R8,000, a maximum annual interest rate of 24.50% compounded monthly, risk-based initiation fees, and an illustrative one-month total repayment of R1,299.32 on R1,000 borrowed.

Applicants are asked to provide an identity-document copy, three months of bank statements, and evidence of permanent employment; given the sensitivity of those records, the absence of supplied detail about document protection and handling is a material due-diligence consideration. The site also advertises R80 for each successful referral, creating an incentive model that should be assessed separately from borrower suitability.

- The homepage states “Boost Financial Services (Pty) Ltd” and claims credit-provider registration NCRCP13607, but the supplied page evidence contains no independent registry confirmation.
- The domain-registration artifact records GoDaddy.com, LLC as registrar and Boost Financial Services as the organisation; registered 2020 (~6.27 years old), expiring 2027-04-23.
- The site is served from AS13335 (Cloudflare); its DV TLS certificate was issued by WE1 and is valid to 2026-10-13.
- The application form is classified as sensitive because it supports personal-loan application, identity-document submission, and bank-statement submission.

What to Verify Next

Before any high-value or sensitive engagement, the claimed credit-provider number and associated legal entity should be confirmed directly with the relevant South African registry. The entity’s registered address, complaints process, privacy terms, document-retention controls, and official contact channels should be validated through independent sources. Any quoted loan should also be checked for the complete cost of credit, initiation and service fees, repayment schedule, and early-settlement conditions before acceptance.

- The homepage’s “4.5/5 from 1200+ reviews” claim is presented without a cited review platform or independently evidenced source in the supplied material.
- The assessed page exposes no external links through which visitors could directly corroborate regulatory status or corporate identity.
- No social-media domains, structured organisation metadata, canonical reference, or substantive meta description were detected on the supplied homepage.
- The homepage states that fees are communicated before loan acceptance, making the final pre-contract quotation the appropriate artifact for confirming total borrowing costs.

Summary Verdict

The site presents a moderately credible but not fully independently substantiated lending operation. Its consistent identity, established provenance, clean external reputation, and stable observed behaviour support a measured trust posture, while the high-sensitivity financial application context prevents an unqualified endorsement.

Infrastructure Integrity

Cloudflare provides the site’s CDN and WAF layer, and all four observed addresses were edge servers rather than origin candidates. This mainstream protective architecture reduces direct origin exposure and provides a meaningful security mitigation, but it does not establish the operator’s regulatory standing or business legitimacy.

Closing Assessment

Routine browsing and account access are proportionate to the observed posture, while document submission and material financial commitments should follow successful independent due diligence.

Written analysis generated 2026-07-31 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of boostloans.co.za.

- The request stayed on boostloans.co.za. It was not redirected to another domain. CLEAR
- Registration is published under GoDaddy.com, LLC. CLEAR
- DNS for this domain is served by domaincontrol.com, across 2 name servers. NOTED
- The registration is paid up to 2027-04-23. NOTED
- The earliest public archive of this site is from 2014-03-10. CLEAR
- It is hosted on CLOUDFLARENET, from a server in US. NOTED

Domain intelligence

Registrar	GoDaddy.com, LLC
Hosting	CLOUDFLARENET - Cloudflare, Inc., US
Country	US
Server IP	104.19.241.93
Name servers	ns43.domaincontrol.com, ns44.domaincontrol.com
SSL issuer	WE1
SSL expiry	2026-10-13
Domain age	6.3 years
Domain expiry	2027-04-23
Archive first seen	2014-03-10
Archive snapshots	56
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about boostloans.co.za at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/boostloans.co.za> · assessed 2026-07-31