

Is capfin.co.za legit? TrustSniffer's high-trust assessment: 90/100

capfin.co.za

Verdict



90
OUT OF 100

HIGH TRUST

capfin.co.za appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-11 by automated analysis. Classification confidence 70%.

What this site appears to be

Product page for Capfin personal loans offering loans up to R50,000 with an online calculator, application flow, fees disclosure, and customer testimonials. Includes regulatory registration details and contact avenues.

Evidence status and limitations

Evidence completeness: UNKNOWN

- The real-world operator identity was not independently verified.
- 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	16 years old Registered history	CLEAR
Web archive	Archived since 2010 149 snapshots	CLEAR
Certificate	Encrypted connection Issued by Amazon RSA 2048 M04	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- Public web-archive history exists since 2010.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

This website is Capfin's consumer-lending site, presenting personal-loan information, a repayment calculator, online application and account pathways, and borrower-support resources; its apparent business model is to originate installment loans and earn interest and fees, with associated credit-life insurance.

Scam/Impersonation Risk

No contradictions were observed: the available evidence contains no phishing, impersonation, blacklist, or malicious-site indicators. The site's long-running domain presence and consistent archival record support continuity rather than a recently created or repurposed property. Behavioral testing recorded some external requests and console errors, but also found no cloaking, hidden forms, externally submitted password forms, wallet activity, or destination mismatch; this activity does not materially alter the low-risk assessment.

EVIDENCE

- Domain registration: 2010-02-19; 16.48 years old; registrar Gandi.
- Web archive: 149 snapshots spanning 2010–2026, covering 17 tracked years.
- External reputation checks recorded 0 malicious detections, 0 suspicious detections, and no confirmed blacklist or phishing finding.
- Behavioral testing completed 2 successful runs; no hidden forms, password-exfiltration forms, wallet activity, or cloaking was detected.

Regulatory Verification Notes

The homepage presents a structured consumer-credit offering rather than an opaque payment request. Its calculator displays loan amounts from R1,000 to R50,000, selectable six-, 12-, and 24-month terms, and separate treatment of interest, fees, and credit-life costs. The page-level description states that regulatory registration details and contact avenues are included, but the supplied evidence does not independently verify the relevant authority or registration number. That is a regulatory-disclosure point for confirmation, not evidence of impersonation or fraud. Because applications require income, banking details, and supporting documents, the lending terms and data-handling arrangements warrant normal financial-services review.

EVIDENCE

- Homepage: loan calculator and application content include amounts from R1,000 to R50,000, six-, 12-, and 24-month terms, and separate interest, fees, and credit-life entries.
- Homepage: two forms were identified, including a loan application and a calculator/contact-upload flow; no untrusted form destination was detected.
- Hosting telemetry: served from AS16509, Amazon-02 - Amazon.com, Inc., US.
- Transport security: TLS certificate issued by Amazon RSA 2048 M04, validation level DV, valid to 2027-02-01T23:59:59+00:00.

What to Verify Next

Before credential or payment interactions, an independent check should match the operator named in the site's legal and regulatory disclosures with the relevant official credit-provider registry. The published loan agreement should also be reviewed for total repayment, fees, insurance treatment, affordability requirements, data use, and complaint or cancellation procedures. Contact channels should be confirmed through an independently sourced route, and payment-protection arrangements should be established before submitting sensitive information.

EVIDENCE

- The homepage provides an "About Capfin" area, support resources, contact pathways, and a fraud-alert section for independent cross-checking.
- The application flow includes income and expenses information, banking details, and document uploads, making data-handling and consent terms material verification points.
- The page states that approval is subject to the applicant's credit and affordability assessment.
- The supplied evidence identifies the site's regulatory-registration representation but does not independently validate the responsible authority or registration number.

Summary Verdict

The overall posture is **high trust and low risk**, and the evidence is consistent with an established, apparently legitimate website. The real-world operator identity is not independently verified, so the classification supports confidence in the site's observed legitimacy without proving the underlying legal identity.

Infrastructure Integrity

The website is protected by AWS CloudFront CDN/WAF infrastructure, with observed addresses functioning as CDN edge servers and no origin candidate identified in the analysis. This reduces direct exposure of the origin and is a mitigating infrastructure characteristic, but it is not, by itself, proof of legitimacy.

EVIDENCE

- Observed CDN edge addresses: 108.156.22.120, 108.156.22.44, 108.156.22.47, and 108.156.22.84.
- All four observed addresses resolve within AS16509; 4 edge addresses and 0 origin candidates were identified.

Closing Assessment

Ordinary use may proceed on a proportionate basis, subject to independent confirmation of the operator, contractual terms, and payment and credential protections before sensitive transactions.

Written analysis generated 2026-08-11 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	55/100
Identity verification confidence	60%

- 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 capfin.co.za.

- The request stayed on capfin.co.za. It was not redirected to another domain. CLEAR
- Registration is published under Gandi. CLEAR
- DNS for this domain is served by awsdns-24.com, across 4 name servers. NOTED
- The registration is paid up to 2027-02-19. NOTED
- The earliest public archive of this site is from 2010-08-01. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	Gandi
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	108.156.22.47
Name servers	ns-195.awsdns-24.com, ns-650.awsdns-17.net, ns-1559.awsdns-02.co.uk, ns-1269.awsdns-30.org
SSL issuer	Amazon RSA 2048 M04
SSL expiry	2027-02-01
Domain age	16.48 years (continuous registration)
Domain expiry	2027-02-19
Archive first seen	2010-08-01

Archive snapshots	149
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 capfin.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/capfin.co.za> · assessed 2026-08-11