

Is creditdirect.ng legit? TrustSniffer's high-trust assessment: 90/100

creditdirect.ng

Verdict

90

OUT OF 100

HIGH TRUST

creditdirect.ng appears legitimate.

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

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-01 by automated analysis. Classification confidence 55%.

What this site appears to be

Credit Direct Finance Company Limited presents a Nigerian embedded-finance business offering loans, buy-now-pay-later financing, payments, business finance, micro-insurance, and yield products. The page claims authorization and regulation by the Central Bank of Nigeria and provides corporate, support, policy, and contact information.

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	1 flagged it VirusTotal	RISK
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	3 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	9.9 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by WE1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: 3 to 10 years (registration continuity).
- At least one reputation service TrustSniffer consulted had flagged this domain at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

Credit Direct Finance Company Limited is a Nigerian embedded-finance provider presenting personal and business lending, payments, merchant services, insurance, wealth-management, and savings products for individuals and businesses.

Scam/Impersonation Risk

No contradictions were observed. The site presents a coherent corporate identity, with no detected brand impersonation, phishing behavior, hidden forms, or sensitive external submission paths. External reputation evidence contains no confirmed blacklist or phishing finding; an isolated unconfirmed detection is insufficient to change the established-site assessment.

- The homepage identifies Credit Direct Finance Company Limited and contains no login form, hidden form, or sensitive submission form.
- Page analysis recorded zero red flags and no suspected brand impersonation.
- External reputation checks recorded no blacklist or confirmed malicious-site finding.

Regulatory Verification Notes

The site presents Central Bank of Nigeria authorization and maintains corporate, governance, financial-reporting, privacy, terms, support, and contact content. Its stated services include personal and business loans, buy-now-pay-later financing, payments, merchant services, micro-insurance, wealth management, and yield products; these are legitimate financial activities but warrant confirmation of the applicable authorization and product terms. No license number or independent regulatory verification is supplied in the available evidence, which is a transparency item rather than an indication of impersonation.

- The homepage states Central Bank of Nigeria authorization and identifies the business as Credit Direct Finance Company Limited.
- The homepage provides links to corporate governance, financial reports, privacy, terms, support, and contact materials.
- The domain was registered on 2016-08-30 and is approximately 9.93 years old through HostAfrica.
- The site is served from AS209242, CLOUDFLARESPECTRUM–Cloudflare London, LLC; its TLS certificate is issued by WE1, uses DV validation, and is valid to 2026-10-29T14:30:20+00:00.

What to Verify Next

For regulated onboarding or significant financial exposure, independently confirm the stated authorization with the applicable Central Bank of Nigeria registry and review the product-specific terms before committing funds. Official support and contact channels should also be validated through an independent corporate route.

- The homepage directs visitors to corporate, policy, support, and contact materials.
- The site identifies distinct individual and business service areas, allowing product terms to be checked separately.
- The available evidence does not include a license number or independent registry result.

Summary Verdict

The website presents as a legitimate, established, and trustworthy financial-services entity with a coherent business identity and no observed scam or impersonation contradictions. Normal interaction, including account login and standard use, is appropriate.

Infrastructure Integrity

Cloudflare CDN/WAF protection fronts the website, with the observed edge address associated with AS209242; no origin candidate was observed. This reduces direct origin exposure and is a mitigating infrastructure characteristic, not independent proof of legitimacy.

Closing Assessment

Proceed with normal use, applying standard financial-services due diligence for regulated products and material transactions.

Written analysis generated 2026-08-01 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 creditdirect.ng.

- The request stayed on creditdirect.ng. It was not redirected to another domain. CLEAR
- Registration is published under HostAfrica. CLEAR
- DNS for this domain is served by awsdns-24.org, across 4 name servers. NOTED
- The registration is paid up to 2028-08-30. CLEAR

- It is hosted on CLOUDFLARESPECTRUM, from a server in US. **NOTED**

Domain intelligence

Registrar	HostAfrica
Hosting	CLOUDFLARESPECTRUM - Cloudflare London, LLC, US
Country	US
Server IP	198.202.211.1
Name servers	ns-1219.awsdns-24.org, ns-698.awsdns-23.net, ns-283.awsdns-35.com, ns-1645.awsdns-13.co.uk
SSL issuer	WE1
SSL expiry	2026-10-29
Domain age	9.9 years
Domain expiry	2028-08-30
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 1 flagged AbuseIPDB: 3 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about creditdirect.ng 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/creditdirect.ng> · assessed 2026-08-01