

Is creditum.co.za legit? TrustSniffer's high-trust assessment: 84/100

creditum.co.za

Verdict

84

OUT OF 100

HIGH TRUST

creditum.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 2026-07-31 by automated analysis. Classification confidence 55%.

What this site appears to be

Creditum.co.za presents a South African personal-loan comparison service offering non-binding matches from NCR-registered lenders. The page collects a requested loan amount, email address, consent to terms and privacy practices, and optional marketing consent; it discloses its affiliate-funded model, partner organizations, borrowing-cost ranges, legal entity, addresses, and the fact that it is not itself a lender.

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	4.1 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).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

Creditum.co.za is a South African personal-loan comparison marketplace that enables consumers to submit a single application for non-binding offers from participating credit providers, operating as an affiliate-funded referral service rather than as a direct lender.

Scam/Impersonation Risk

No phishing, brand impersonation, conflicting legal identity, or other identity contradiction was observed. The site's stated operator aligns with the domain-registration organization, while the application form remains on a trusted destination and contains no hidden or external password fields. External threat-intelligence checks were clean, with no malicious or suspicious detections, abuse reports, or matching threat signatures. These converging identity, behavioral, and reputation signals support the assessment that the website is legitimate rather than an imitation or fraudulent loan portal.

- The homepage identifies the service as Creditum and provides legal-entity and physical-address disclosures consistent with its stated business purpose.
- The site's registration record names Summarum Media Oy and GoDaddy.com, LLC; the domain was registered in 2022 and is approximately 4.11 years old.
- The homepage application contains no login form, hidden form, or untrusted submission destination; interactive testing detected no cloaking, clipboard interference, or suspicious inline scripts.
- Reputation checks recorded 0 malicious and 0 suspicious classifications, 0 abuse reports, and no external threat-list hit.

Regulatory Verification Notes

Creditum expressly presents itself as a comparison and lead-generation service, not a lender, and states that applications are passed to Myloan.co.za and South African credit providers registered with the National Credit Regulator. Its disclosed commercial model—compensation from financial-product advertising or successful referrals—clarifies the economic relationship behind the free consumer service. The site provides terms, privacy practices, partner information, representative borrowing-cost information, and responsible-borrowing guidance. It does not claim its own lending licence or provide a licence number; given its stated intermediary role, this is a limited disclosure point rather than evidence of illegitimacy.

- The homepage states that offers are non-binding and that Creditum is not itself the credit provider.
- The homepage discloses an affiliate-funded referral model and describes participating lenders and banks as NCR-certified.

- The application requires acceptance of the terms of use and privacy policy, while marketing consent is presented separately.
- Hosting is served from AS13335 (Cloudflare, Inc.); transport encryption uses a WE1-issued DV certificate valid to 2026-09-16.

What to Verify Next

Institutional due diligence should confirm Summarum Media Oy’s corporate particulars through the applicable company registry, validate each eventual lender’s registration directly with the National Credit Regulator, and review the named recipient’s privacy terms before transmitting application data. Applicants should also distinguish mandatory contractual consent from optional marketing consent and evaluate the final lender’s interest rate, fees, repayment schedule, and affordability terms rather than relying on promotional headline figures.

- The homepage advertises comparison of personal-loan offers from more than 20 banks and lenders for amounts between R500 and R350,000.
- The homepage displays promotional statistics of more than two million applications and a 93% approval rate; no substantiation for those figures is included in the supplied page evidence.
- The form collects the requested loan amount and email address and indicates that offers will be delivered by email.
- The observed application flow includes a post-application redirect, consistent with the disclosed third-party matching process.

Summary Verdict

Creditum.co.za is a legitimate, established, and trustworthy loan-comparison website with a coherent identity, transparent intermediary business model, clean external reputation, and no observed fraud indicators. Normal interaction, including account login where offered and standard use of the application service, is appropriate.

Infrastructure Integrity

The website uses Cloudflare’s mainstream CDN and WAF infrastructure. All four observed addresses were Cloudflare edge servers, reducing direct exposure of the underlying server; this is a meaningful security mitigation, although protective infrastructure alone is not proof of legitimacy.

Closing Assessment

Prospective users may engage through the official website using normal security practices and should evaluate each resulting credit offer on its provider-specific contractual terms before acceptance.

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 creditum.co.za.

- The request stayed on creditum.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 cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2027-06-22. NOTED
- 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	2606:4700:3034::ac43:b6bb
Name servers	erin.ns.cloudflare.com, ned.ns.cloudflare.com
SSL issuer	WE1
SSL expiry	2026-09-16
Domain age	4.1 years
Domain expiry	2027-06-22
Archive first seen	Not available
Archive snapshots	0
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 creditum.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.