

Is creditza.co.za safe? TrustSniffer's moderate-trust assessment: 52/100

creditza.co.za

Verdict



52
OUT OF 100

MODERATE TRUST

creditza.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.

Safe for Read-Only

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

What this site appears to be

Century Financial Services markets regulated short-term loans in South Africa, displaying example repayment calculations, rates, fees, application requirements, disbursement steps, company and claimed NCR registration details, contact information, a physical address, and legal-policy references.

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	1.2 years old Registered history	CLEAR
Web archive	Archived since 2025 115 snapshots	CLEAR
Certificate	Encrypted connection Issued by YE1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Safe for Read-Only.
- Domain age: 1 to 3 years (registration continuity).
- Public web-archive history exists since 2025.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website presents Century Financial Services as a South African online payday lender offering short-term personal loans. Its online processes cover eligibility, affordability assessment, application, and repayment, with revenue derived from interest and service charges.

No phishing, brand-impersonation, or conflicting legal-identity signals were observed. The domain identity aligns with the company named in its registration record, while archived material indicates continuity rather than repurposing or material semantic drift. External threat screening and observed browser behaviour found no malicious classification, cloaking, hidden forms, suspicious scripts, clipboard manipulation, or credential forwarding to an external destination.

The homepage describes loans from R500 to R8,000 over periods ranging from five days to six months. It advertises daily interest of 0.16% for new clients and 0.1% for subsequent clients, along with initiation charges and a monthly R69 service fee. Applications require a South African identity number, banking details, three months of statements showing salary deposits, affordability information, and a debit mandate. This creates a materially sensitive data-handling relationship even without observed fraud indicators. The site reportedly displays company information, claimed National Credit Regulator registration details, a physical address, contact information, and policy references, but the supplied evidence does not independently establish the regulatory claim. The transport certificate confirms encrypted domain control, not lender authorization.

Before submitting identity documents, bank statements, or a debit mandate, or accepting a material loan obligation, the displayed regulator number and legal company particulars should be matched directly against the relevant official South African registries. The registered address and official contact channels should also be confirmed independently. The final pre-contract disclosure should be checked against the calculator illustration for the complete cost of credit, repayment schedule, cancellation terms, privacy handling, and debit authority.

The website has a moderate, presently uncontradicted trust posture and presents a coherent operating identity and lending proposition. The available evidence supports cautious legitimacy, but neither strong institutional assurance nor an adverse fraud conclusion.

The site is served through AWS protective edge infrastructure, limiting direct exposure of the underlying server and providing a useful operational safeguard. This mitigation does not independently establish the business's legitimacy.

Routine browsing and account login are proportionate. Submission of sensitive data or a high-value financial commitment should follow successful independent verification of the institution and transaction terms.

- The domain-registration record identifies Century Financial Services as the registrant and shows registration through xneelo (Pty) Ltd: registered in 2025, approximately 1.19 years old, created on 22 May 2025, and expiring on 22 May 2027.
- The web archive contains 115 snapshots spanning 8 July 2025 to 21 May 2026 and covering two tracked calendar years; no suspicious repurposing or semantic drift was detected.
- External reputation checks recorded zero malicious and zero suspicious detections, no search-browser safety warning, no external threat-list hit, and no abuse reports.
- Behavioural examination of the landing page found no brand impersonation, cloaking, hidden forms, suspicious inline scripts, clipboard hijacking, or externally submitted passwords.
- The homepage attributes its lending calculations to Chapter 5 regulations of the National Credit Act No. 34 of 2005 and presents claimed credit-regulator and company-registration details.
- The homepage states that an offer is made only after an affordability calculation and explains that approved funds are deposited into the applicant's bank account.
- The site's transport encryption uses a domain-validation certificate issued by YE1, valid until 14 September 2026.
- The available third-party broker-intelligence record contains no matched profile for the entity. This is neutral contextual information, not a licensing determination.
- The homepage describes its calculator as a reference only and states that a binding offer depends on an individualized affordability assessment.
- The landing page provides legal-policy references, contact details, and a physical address that can be compared with independent official records.
- The hosting infrastructure resolves to 13.245.47.102 on AS16509, AMAZON-02 — Amazon.com, Inc., US.
- All observed addresses were AWS CDN/WAF edge infrastructure, with no independently observed origin-server candidate.

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 creditza.co.za.

- The request stayed on creditza.co.za. It was not redirected to another domain. [CLEAR](#)

- Registration is published under xneelo (Pty) Ltd. CLEAR
- DNS for this domain is served by host-h.net, across 4 name servers. NOTED
- The registration is paid up to 2027-05-22. NOTED
- The earliest public archive of this site is from 2025-07-08. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	xneelo (Pty) Ltd
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	13.245.47.102
Name servers	ns2.host-h.net, ns1.dns-h.com, ns1.host-h.net, ns2.dns-h.com
SSL issuer	YE1
SSL expiry	2026-09-14
Domain age	1.2 years
Domain expiry	2027-05-22
Archive first seen	2025-07-08
Archive snapshots	115
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 creditza.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/creditza.co.za> · assessed 2026-07-31