

Is lendplus.co.za safe? TrustSniffer's moderate-trust assessment: 50/100

lendplus.co.za

Verdict

50

OUT OF 100

MODERATE TRUST

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

What this site appears to be	LendPlus South Africa payday loan landing site describing fast online loan applications (15 minutes), required documentation (SA ID, bank statements), DebiCheck debit mandates, contact phone/email, and company registration numbers. Includes an online loan application form and user login.
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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	3.0 years old Registered history	CLEAR
Web archive	Archived since 2024 37 snapshots	CLEAR
Certificate	Encrypted connection Issued by WE1	NOTED

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 2024.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

LendPlus is an online South African financial-services website presenting a short-term consumer lending platform, with digital loan applications, borrower account access, repayment information, and customer-support functions.

Scam/Impersonation Risk

No contradictions were observed across the supplied site content and external reputation checks. There is no indication of phishing, brand impersonation, malicious behavior, or an adverse external listing. The principal concern is the sensitivity of the interaction rather than evidence of deception: the site requests information associated with financial applications and provides account login functionality, so the consequences of an incorrect identity or unauthorized data handling would be material. The available evidence therefore supports a moderate, verify-before-sensitive-action posture rather than a scam conclusion.

EVIDENCE

- External reputation checks recorded 0 malicious detections, 0 suspicious detections, and 0 abuse reports; the domain held traffic rank 81926.
- Domain registration evidence: registered 2023 (~3.01 years old), with creation date 2023-08-07T12:43:41Z and expiry date 2027-08-07T12:43:41Z.
- Archive history: 37 snapshots spanning 2024-02-29 to 2026-07-30, covering 3 years with a maximum recorded gap of 1 year.

Regulatory Verification Notes

The homepage and related service content describe LendPlus South Africa, provide customer-support routes, and display company registration numbers. However, the available material does not establish a verified lending licence or provide a verified licence number. The registration record lists 1API GmbH as registrar and UAB DN Invest as the recorded organization, but the available evidence does not independently connect that organization to the operator presented on the site. This is a material disclosure point for a financial service, but it is a verification gap rather than evidence of impersonation or fraud. The lending model itself—short-term payday and microloan products, advertised rapid application processing, required South African identification and bank statements, and DebiCheck debit mandates—warrants particular attention to total cost, repayment authority, complaints handling, and applicable consumer-credit obligations.

EVIDENCE

- Homepage: displays company registration-number claims, contact and support information, a loan application form, and user login.
- Registration record: registrar 1API GmbH; organization listed as UAB DN Invest.
- The site's loan-service content describes applications completed in approximately 15 minutes, loan amounts from R500 to R4,000, and DebiCheck debit-order arrangements.
- Transport security: TLS certificate issued by WE1 (DV), valid to 2026-09-16T22:01:43+00:00.

What to Verify Next

Before sensitive or high-value financial activity, an independent check should confirm that the company-registration details displayed on the site correspond to the actual lending entity and that the entity is authorized by the relevant South African consumer-credit or financial regulator. The loan agreement should be reviewed for the annualized cost of credit, fees, extensions, collection provisions, debit-order cancellation rights, and complaint-escalation routes. Contact and payment instructions should be confirmed through independently sourced official channels, and any requested identity or banking information should be limited to what is necessary for a documented application.

EVIDENCE

- About and legal-information pages: use the displayed company registration details as the identifiers for independent registry confirmation.
- Loan application and repayment pages: review the stated pricing, repayment, postponement, and debit-mandate terms before acceptance.
- Contact and support pages: independently validate the published service channels before transmitting personal or financial information.

Summary Verdict

The site presents a **moderate trust posture** with no observed scam or impersonation contradictions. Its coherent lending-service content, sustained historical presence, clean external reputation, and functioning transport security are consistent with an established-looking online service, while the real-world operator identity and regulatory standing remain insufficiently independently verified. Sensitive interaction risk is therefore elevated relative to ordinary informational browsing, particularly for high-value financial decisions.

Infrastructure Integrity

The website is delivered through Cloudflare's CDN/WAF infrastructure, with observed edge hosting on AS13335 (Cloudflare, Inc.) and no origin candidate visible in the supplied infrastructure analysis. This reduces direct exposure of the underlying host and is a mitigating security measure, but it does not independently establish the legitimacy of the business or its operator.

Closing Assessment

Ordinary informational use is reasonable, but independent identity, authorization, contractual, and payment-protection checks should be completed before submitting sensitive information or committing to substantial financial obligations.

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 lendplus.co.za.

- The request stayed on lendplus.co.za. It was not redirected to another domain. CLEAR
- Registration is published under 1API GmbH. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2027-08-07. NOTED
- The earliest public archive of this site is from 2024-02-29. CLEAR
- It is hosted on CLOUDFLARENET, from a server in US. NOTED

Domain intelligence

Registrar	1API GmbH
Hosting	CLOUDFLARENET - Cloudflare, Inc., US
Country	US
Server IP	2606:4700::6812:1e6a
Name servers	kami.ns.cloudflare.com, nick.ns.cloudflare.com
SSL issuer	WE1
SSL expiry	2026-09-16
Domain age	3.01 years (continuous registration)
Domain expiry	2027-08-07
Archive first seen	2024-02-29
Archive snapshots	37
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 lendplus.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/lendplus.co.za> · assessed 2026-08-11