

Is myloan.co.za safe? TrustSniffer's moderate-trust assessment: 70/100

myloan.co.za

Verdict

70

OUT OF 100

MODERATE TRUST

myloan.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 2026-08-02 by automated analysis. Classification confidence 45%.

What this site appears to be

MyLoan.co.za is a South African loan-comparison service offering free comparisons of loans from claimed NCR-registered credit providers. It collects a requested loan amount, email address, and mobile number, and discloses that it earns commissions from disbursed loans.

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	5.5 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
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: Sensitive Interaction Risk.
- Domain age: 3 to 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

MyLoan.co.za is a South African loan-comparison service that presents visitors with loan offers from claimed NCR-registered providers, collects a requested amount and contact details, and earns commissions when loans are disbursed.

No contradictions were observed. The homepage presents a coherent loan-comparison model, and available reputation checks found no malicious detections, phishing indicators, or impersonation signals. The site can be treated as an identifiable financial lead-generation service rather than a confirmed scam, while its financial claims remain subject to ordinary verification.

The site states that it works with NCR-registered credit providers and offers personal, payday, consolidation, short-term, solar, cash, and other loan categories. It provides a representative repayment example, advertises loan amounts up to R500,000, and states that rates may begin at 11% and reach a maximum annual rate of 28%. These are material financial claims, but the supplied content does not establish an independently verified licence or registration number for the comparison service itself. The registration record identifies Leads Clinic Oy, and the domain and transport-security evidence support a functioning, partially established operation.

Confirm the service and participating lenders against the relevant South African regulatory registry, and review the terms, privacy disclosures, and commission arrangement before submitting sensitive financial information or accepting an offer. Contact channels should also be confirmed through an independent route.

MyLoan.co.za presents a moderate-trust, identifiable financial comparison service with no observed scam or impersonation indicators. Its operational and technical signals are supportive, but the available evidence does not independently validate every regulatory or lender-related claim.

The confirmed hosting environment is Amazon infrastructure in the United States. No separate CDN, WAF, or origin-exposure evidence is supplied, so infrastructure is treated as a neutral technical factor rather than proof of legitimacy.

Normal browsing and comparison activity is reasonable, with independent regulatory and provider verification appropriate before sensitive submissions or high-value financial commitments.

- The homepage identifies MyLoan as a loan-comparison service rather than a credit provider and discloses commission-based remuneration.
- The homepage analysis found no phishing, hidden-form, brand-impersonation, or other red-flag indicators.
- External reputation checks recorded zero malicious and zero suspicious detections.
- Registration record: created 2021-01-20 and expiring 2027-01-20; approximately 5.53 years old; registrar Gandi; organization Leads Clinic Oy.

- Hosted on AS16509 (AMAZON-02 - Amazon.com, Inc., US).
- TLS certificate issued by Amazon RSA 2048 M04 (DV), valid to 2026-12-29.
- The homepage states that the service is free to consumers and that commissions are earned from disbursed loans.
- The homepage provides links to About, FAQ, Login, privacy, and terms content.
- The homepage describes loan offers as non-binding and sets out a three-step comparison and application process.
- The site uses a single financial-intent form before presenting available offers.

Written analysis generated 2026-08-02 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	LIKELY
Identity score	73/100
Identity verification confidence	74%

- Trusted social count=1

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 myloan.co.za.

- The request stayed on myloan.co.za. It was not redirected to another domain. CLEAR
- Registration is published under Gandi. CLEAR
- DNS for this domain is served by co.uk, across 4 name servers. NOTED
- The registration is paid up to 2027-01-20. NOTED
- 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	13.33.235.122
Name servers	ns-1684.awsdns-18.co.uk, ns-990.awsdns-59.net, ns-1082.awsdns-07.org, ns-167.awsdns-20.com
SSL issuer	Amazon RSA 2048 M04

SSL expiry	2026-12-29
Domain age	5.5 years
Domain expiry	2027-01-20
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 myloan.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/myloan.co.za> · assessed 2026-08-02