

Is nelf.gov.ng legit? TrustSniffer's high-trust assessment: 80/100

nelf.gov.ng

Verdict

80

OUT OF 100

HIGH TRUST

nelf.gov.ng appears legitimate.

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

Not Scam

Low Risk

Assessed 2026-08-13 by automate analysis. Classification confidence 70%.

What this site appears to be

Landing/FAQ page for a Student Loan Initiative focused on educational loan access in Nigeria. The content shows metrics, FAQs, contact/apply calls-to-action but the captured page lacks explicit regulatory, legal, or transactional details.

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	2.6 years old Registered history	CLEAR
Web archive	Archived since 2024 92 snapshots	CLEAR
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: Not Scam.
- Domain age: 1 to 3 years (registration continuity).
- Public web-archive history exists since 2024.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is an informational and application portal for a Nigerian student-loan initiative, presenting educational-loan access, repayment FAQs, impact information, contact options, application prompts, and a login facility for prospective or registered students.

Scam/Impersonation Risk

No blacklist, phishing, malware, or confirmed impersonation contradictions were observed. The homepage presents a coherent education-service purpose rather than investment, cryptocurrency, or high-return financial activity. Its impact counters claim substantial institutional collaboration, student registration, loan applications, and successful disbursement; these are material institutional claims, but the captured page does not independently substantiate them. An automated brand-similarity signal was associated with another domain, but it was not corroborated by malicious-reputation findings, conflicting legal identities, or impersonation evidence. Dynamic testing also recorded password-form instances, while the captured page showed no visible login form, hidden form, or external password submission, so this remains an interpretive telemetry discrepancy rather than evidence of credential harvesting.

EVIDENCE

- The homepage displays the impact counters “354,” “1,402,328,” and “1,697,201,” alongside claims concerning collaborating institutions, registered students, applications, and disbursement.
- The homepage and FAQ content identify the service as a student-loan and repayment information portal; no investment, cryptocurrency, or gambling mechanics were observed.
- Domain registration continuity: registered 2024-01-10 (~2.59 years old).
- Web-archive coverage: 92 snapshots spanning 2024–2026 (3 years tracked).

Regulatory Verification Notes

The site’s government-oriented “.gov.ng” namespace and its “About Nelfund” and procurement content are consistent with an institutional public-service purpose, but they do not independently prove the real-world operator’s identity. The captured pages do not provide clear regulatory, legal, or transactional disclosure, and no licensing authority or license number is stated in the supplied content. This is a transparency and verification matter rather than evidence of a scam. External reputation checks were clean, and no broker-dataset match was identified.

EVIDENCE

- The navigation includes “About Nelfund,” “Procurement,” “Educational Loans,” “FAQs,” and “Contact Us,” indicating an institutional service structure.
- Hosting telemetry: served from AS16509, Amazon.com, Inc. (AMAZON-02, US).
- TLS telemetry: certificate issued by Amazon RSA 2048 M04, DV validation, valid to 2026-10-10.
- The captured landing and FAQ content contains no stated license number, licensing authority, or detailed legal/transactional terms.

What to Verify Next

Before credential or payment interactions, an independent check should confirm that the named student-loan initiative and its application process correspond to the relevant Nigerian public authority or institutional registry. The applicable repayment terms, eligibility rules, privacy handling, complaint route, and any payment-protection arrangements should be obtained from authoritative sources rather than inferred from homepage counters. Contact channels should also be confirmed through an independent official route, and login credentials should be unique to this service.

EVIDENCE

- The “About Us” and “About Nelfund” pages provide the principal identity claims requiring independent confirmation.
- The FAQ page is presented as the source for loan and repayment information, making it the appropriate location for checking operational terms.
- The “Contact Us,” “Apply now,” and “LOGIN” pathways indicate the points at which identity, privacy, and payment checks become relevant.

Summary Verdict

The overall posture is **high trust and low risk**, and the available evidence is consistent with an established, apparently legitimate website. The classification supports normal informational use, while the real-world operator connection remains independently unverified and should not be treated as proven identity.

Infrastructure Integrity

The website is protected by CDN/WAF infrastructure, with observed traffic terminating at Amazon edge addresses rather than an exposed origin server. This reduces direct origin exposure and is a mitigating security signal, but protective hosting infrastructure alone is not proof of institutional legitimacy.

Closing Assessment

Ordinary browsing is proportionate to the assessed posture; credential or payment activity should proceed only after the independent institutional, terms, and payment-protection checks described above are satisfactory.

Written analysis generated 2026-08-13 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	55/100
Identity verification confidence	60%

- Identity verified on page

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 nelf.gov.ng.

- The request stayed on nelf.gov.ng. It was not redirected to another domain. CLEAR
- Registration is published under Nitda Hostmaster. CLEAR
- DNS for this domain is served by azure-dns.info, across 4 name servers. NOTED
- The registration is paid up to 2025-01-10. NOTED
- The earliest public archive of this site is from 2024-05-17. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	Nitda Hostmaster
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	35.71.136.46
Name servers	ns4-02.azure-dns.info, ns1-02.azure-dns.com, ns2-02.azure-dns.net, ns3-02.azure-dns.org
SSL issuer	Amazon RSA 2048 M04
SSL expiry	2026-10-10
Domain age	2.59 years (continuous registration)
Domain expiry	2025-01-10
Archive first seen	2024-05-17
Archive snapshots	92
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 nelf.gov.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/nelf.gov.ng> · assessed 2026-08-13