

LendCore Pricing

LendCore

A Nei Shot WebX product

Effective June 2026 - prices in NAD, exclusive of VAT.

Four tiers covering cash-only starters to multi-branch lenders. You only pay more when you lend more - per-loan dominant pricing, no surprise charges. 30-day per-loan-only trial on all tiers.

Tier comparison

What you get	Cash Loan	Starter	Growth popular	Scale
Target	1-2 staff, cash-only / pre-NAMFISA	1-3 staff, <50 loans/mo	4-10 staff, 50-500 loans/mo	Branches, 500+ loans/mo
Monthly base	N\$800	N\$1,500	N\$4,500	N\$12,000
Per loan disbursed	N\$25	N\$50	N\$30	N\$15
Bureau-pull platform fee	none	none	N\$5	N\$5
Debit-order platform fee	none	N\$3	N\$2	N\$1
Once-off setup	N\$500	N\$1,500	N\$2,500	N\$5,000
Staff users included	up to 2	up to 3	up to 10	unlimited
Branches	1	1	up to 3	unlimited

What you get	Cash Loan	Starter	Growth popular	Scale
Borrower portal	shared sub-domain	shared sub-domain	white-label sub-domain	custom domain
NAMFISA submission tools	-	standard	standard + bureau quarterly	standard + custom packs
Adverse-action PDF	-	standard	included	included
Partner / referrer API	-	-	-	included
Support	email, 72h	email, 48h	email + WhatsApp, 24h	premium, 4h

Modules by tier

Module	Cash Loan	Starter	Growth	Scale
Loan applications + underwriting	always on	always on	always on	always on
Operational reports	always on	always on	always on	always on
Public website + Borrower portal	✓	✓	✓	✓
Collections workbench	✓	✓	✓	✓
Complaints handling	✓	✓	✓	✓

Module	Cash Loan	Starter	Growth	Scale
Email notifications	✓	✓	✓	✓
Loan offers workflow	✓	✓	✓	✓
NAMFISA compliance suite	-	✓	✓	✓
Credit-bureau integration	-	✓	✓	✓
Fraud engine + watchlists	-	-	✓	✓
Automated payment gateway	-	✓	✓	✓
Partner / referrer API	-	-	-	✓
Custom domain for borrower portal	-	-	-	✓
SMS notifications bundle	Add-on: N\$500 / mo for 1,000 SMS			

What's included on every tier

- Loan origination workflow: applications, KYC, affordability, underwriting decision, offer / acceptance, disbursement.
- Borrower management: profile, contacts, addresses, employment, income sources, bank accounts, references, document vault.
- Loan offers: formal offer document with agreed terms, borrower acceptance, signed agreement upload.
- Loan management: interest schedule, statement generation, settlement letters, arrears handling, write-offs.
- Reports: operations summary, loan book, portfolio at risk, collections.
- Two-factor authentication, role-based permissions, immutable audit trail, daily encrypted backups.

What's included on Starter and above

- Credit-bureau integration: Creditinfo Namibia or TransUnion Namibia - consent capture, pull, response storage, dispute lookup. Bring your own subscriber account.
- Payment-gateway integration: PayM8, RealPay, or Collexia - disbursements, recurring debit-order mandates, retry handling. Bring your own merchant account.
- Compliance suite: NAMFISA returns, breach reports, deadlines, KYC / CDD records, AML alerts, audit log.
- Adverse-action notice PDFs: auto-generated decline letters referencing bureau scores and decision reasons.

What's included on Growth and above

- Fraud engine: configurable rules, scoring, watchlists, case management, graph analysis.

Optional add-ons (any tier)

Add-on	Description	Monthly
Custom domain for borrower portal	Replace the sub-domain with your own domain (mybrand.com.na)	N\$750
NAMFISA custom submission pack	Pre-built return templates tailored to your licence type	N\$500
SMS bundle (1,000 messages)	OTP, status notifications, marketing	N\$500
Premium support	4-hour response SLA, dedicated WhatsApp channel	N\$1,500

Worked example - Growth tier

200 loans / month at average N\$8,000, 300 bureau pulls (50% approval rate), 400 debit-order collections, white-label portal add-on:

Line	Calculation	Amount
Base subscription	-	N\$4,500
Per-loan fees	$200 \times \text{N}\$30$	N\$6,000
Bureau-pull platform fee	$300 \times \text{N}\$5$	N\$1,500
Debit-order platform fee	$400 \times \text{N}\$2$	N\$800
White-label portal	-	N\$750
Monthly total to LendCore		N\$13,550

At 30% NAMFISA cap on N\$8,000 short-term loans, gross finance income on 200 loans is ~N\$480,000.

LendCore takes ~2.8% of gross - margin you'd otherwise spend on bookkeeping, manual NAMFISA returns, and the engineers you'd need to maintain bespoke software.

Other commercial terms

- **Trial:** 30 days with no base fee (per-loan fees apply on actual disbursements).
- **Annual prepay:** 10% off the base subscription on any tier.
- **Currency:** NAD by default. USD available on Scale and Custom.
- **Invoicing:** Monthly in arrears, due 14 days from issue. Auto-debit available via PayM8.
- **Suspension:** Read-only after 30 days overdue, full suspension after 60 days.
- **Term:** Month-to-month, cancellable with 30 days' written notice.
- **Setup fee:** Once-off, payable on signing. Covers onboarding, data import, training.

What's NOT charged by LendCore

- Bureau-pull costs: Creditinfo Namibia and TransUnion Namibia bill your subscriber account directly.
- Payment gateway fees: PayM8, RealPay, and Collexia bill your merchant account directly.
- NAMFISA levy (1.03% of loan book per year, paid to NAMFISA).
- Stamp duty (N\$5 per agreement, paid to Inland Revenue).

Prices effective June 2026. Excludes VAT. May change with 30 days' notice. Subject to the Master Service Agreement and Acceptable Use Policy. Contact hello@neishot.com for tailored quotes or enterprise terms.