KiaKia – Loan details

CoolFinance.com.ng – Independent loan comparison Nigeria | coolfinance.com.ng/loan/kiakia

Loan amount ₦20,000 – ₦200,000

Interest from 5.00%

Term 1 – 1 months

Approval 1 hour

Quick online loans up to ₦200,000 with funds in your account within 1 hour.

Pros
- Pioneer Nigerian P2P lending platform
- AI-based alternative credit scoring
- SEC registered platform
- Investment opportunity for lenders
- Loans available without traditional bank credit history

Cons
- Short repayment periods (1-3 months)
- P2P model means funding is not guaranteed
- Loan availability depends on investor participation
- Higher rates than bank lending

Representative example

Loan amount	₦110,000
Term	1 months
Monthly interest	5.00%
Monthly repayment	₦115,500
Total interest	₦5,500
Total payable	₦115,500

* Example is for illustration only. Actual terms confirmed upon approval.

Requirements

- Valid BVN
- Active Nigerian bank account
- Valid ID
- Nigerian phone number
- Psychometric assessment completion

Company information

Company	KiaKia
Address	395A Etang Obuli Cres, Jabi, Abuja
Website	https://kiakia.co