

BNZ Personal Loan - Loan details

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Loan amount **\$1,000 - \$30,000**

Interest from **12,65 %**

Term **3 - 60 months**

Approval **1-3 business days**

Personal loan from BNZ - one of New Zealand's big four banks. Competitive rates, no early repayment fees.

Pros

- No early repayment fees
- YouMoney app for loan tracking
- Wide branch network
- Trusted major NZ bank

Cons

- Establishment fee applies
- Maximum \$30,000
- Must be existing customer for fastest approval

Representative example

Loan amount	\$15,500
Term	60 months
Interest rate	12,65 % p.a.
Monthly repayment	\$349.90
Total interest cost	\$5,494.10
Total amount payable	\$20,994.10

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular income
- Good credit history
- Valid NZ ID

Company information

Company	Bank of New Zealand
Website	https://www.bnz.co.nz