BNZ Personal Loan – Loan details

CoolFinance.nz – Independent loan comparison New Zealand | coolfinance.nz/loan/bnz-personal-loan

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