

# Finance Now Personal Loan - Loan details

CoolFinance.nz - Independent loan comparison New Zealand | [coolfinance.nz/loan/finance-now-personal-loan](https://coolfinance.nz/loan/finance-now-personal-loan)

Loan amount **\$1,000 - \$50,000**

Interest from **12,95 %**

Term **12 - 60 months**

Approval **24 hours**

Finance Now offers personal loans and retail finance in New Zealand, with quick online applications and fast decisions.

## Pros

- Fast 24-hour decision
- Secured loans available for lower rates
- Online-focused process

## Cons

- Higher rates for unsecured loans
- Establishment fee applies

## Representative example

Loan amount	\$25,500
Term	60 months
Interest rate	12,95 % p.a.
Monthly repayment	\$579.55
Total interest cost	\$9,273.05
Total amount payable	\$34,773.05

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

## Requirements

- NZ citizen or permanent resident
- Regular income
- Aged 18 or over
- Valid NZ ID
- Bank statements

## Company information

Company	Finance Now Limited
Address	3 Hazeldean Road, Addington, Christchurch 8024
Website	<a href="https://www.financenow.co.nz">https://www.financenow.co.nz</a>