

# 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

- Owned by SBS Bank - trusted NZ institution
- Retail partner network for in-store applications
- No early repayment fees
- Loans up to \$50,000

## Cons

- Establishment fee applies
- Rates from 12.95% - higher than banks
- Terms up to 5 years only

## 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
- 18 years or older
- Regular income
- Credit check required
- Valid NZ ID

## 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> |