

First Credit Union - Loan details

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Loan amount \$500 - \$30,000
Interest from 12,95 %
Term 6 - 60 months
Approval 1-3 business days

First Credit Union offers member-owned personal loans in New Zealand with competitive rates and ethical lending values.

Pros <ul style="list-style-type: none">• Member-owned - profits returned to members• No monthly account fees• No early repayment fees• NZACU member - regulated and trusted	Cons <ul style="list-style-type: none">• Must become a member• Limited branch network• Maximum \$30,000
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Representative example

Loan amount	\$15,250
Term	60 months
Interest rate	12,95 % p.a.
Monthly repayment	\$346.59
Total interest cost	\$5,545.65
Total amount payable	\$20,795.65

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Must join First Credit Union as a member
- Regular income
- Valid NZ ID

Company information

Company	First Credit Union
Address	28 Grey Street, Hamilton 3204
Website	https://www.firstcu.co.nz