

First Credit Union - Loan details

CoolFinance.nz - Independent loan comparison New Zealand | coolfinance.nz/loan/first-credit-union

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, fair values• Individual assessment — can help where banks decline• Competitive rates for members	Cons <ul style="list-style-type: none">• Membership share required to join• Lower maximum loan than banks
--	---

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

- Become a First Credit Union member
- Regular income
- Aged 18 or over
- Valid NZ ID
- Proof of address

Company information

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