



\$200,000 maximum amount of loan

6 - 84 months Maturity

Interest 9.99 %

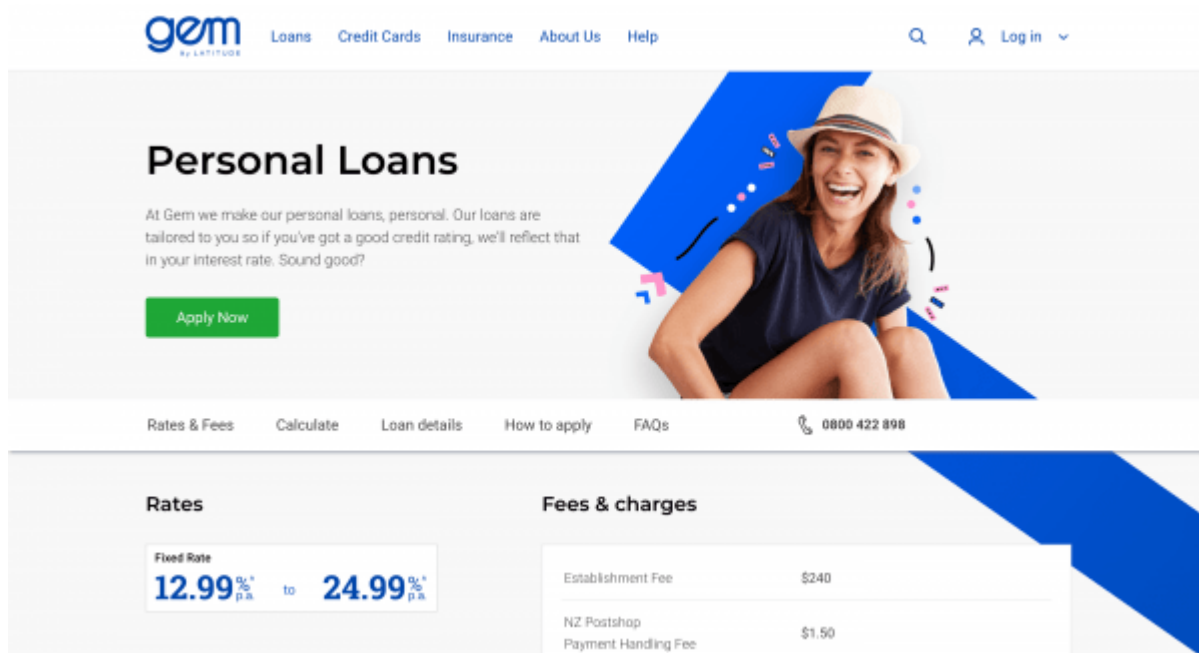
24 hours Loan processing time

<https://www.coolfinance.nz/loan/gem-personal-loan>

Gem Personal Loan

Quick overview

- **Amount:** \$2 000 - \$200 000
- **Term:** 6 - 84 months



The screenshot shows the Gem Personal Loans website. At the top, there's a navigation bar with the Gem logo, links for Loans, Credit Cards, Insurance, About Us, and Help, a search icon, and a Log in button. The main heading is "Personal Loans". Below it, a paragraph states: "At Gem we make our personal loans, personal. Our loans are tailored to you so if you've got a good credit rating, we'll reflect that in your interest rate. Sound good?". There's a green "Apply Now" button. To the right is a large image of a smiling woman wearing a hat. Below the main content, there's a navigation bar with links: Rates & Fees, Calculate, Loan details, How to apply, FAQs, and a phone number 0800 422 898. The "Rates" section shows a "Fixed Rate" of 12.99% p.a. to 24.99% p.a. The "Fees & charges" section lists: Establishment Fee (\$240), NZ Postshop Payment Handling Fee (\$1.50).

Rates	
Fixed Rate	
12.99% p.a.	to 24.99% p.a.

Fees & charges	
Establishment Fee	\$240
NZ Postshop Payment Handling Fee	\$1.50

A representative example

Loan amount \$2 000 borrowed and fully repaid after 6 months of using the loan. Total amount payable = \$2 306. The fee would be \$306.