Gem Personal Loan – Loan details

CoolFinance.nz – Independent loan comparison New Zealand | coolfinance.nz/loan/gem-personal-loan

Loan amount	$2,000 – $200,000
Interest from	9.99%
Term	6 – 84 months
Approval	6 - 84 months

Amount, $2 000 - $200 000 ;Term, 6 - 84 months

Pros
- Large amounts up to $200,000
- Terms up to 7 years
- Secured loan option at lower rates
- Established NZ lender

Cons
- Rates can be higher for lower credit scores
- Establishment fee applies
- Stricter income verification required

Representative example

Loan amount	$26,000
Term	60 months
Interest rate	9.99% p.a.
Monthly repayment	$552.30
Total interest cost	$7,137.71
Total amount payable	$33,137.71

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular income of at least $400/week
- Good to average credit history
- Valid NZ ID

Company information

Company	Latitude Financial Services Limited.
Address	8 Tangihua Street, Auckland CBD, Auckland 1010, New Zealand
Website	https://www.gemfinance.co.nz