

Gem Personal Loan - Loan details

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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