

# Harmony - Loan details

CoolFinance.nz - Independent loan comparison New Zealand | [coolfinance.nz/loan/harmony](https://coolfinance.nz/loan/harmony)

Loan amount <b>\$2,000 - \$50,000</b>
Interest from <b>6,99 %</b>
Term <b>36 - 60 months</b>
Approval <b>3 - 5 years</b>

Amount, \$2 000 - \$50 000 ;Term, 3 - 5 years

<b>Pros</b> <ul style="list-style-type: none"><li>• 100% online application</li><li>• No monthly fees</li><li>• No early repayment fees</li><li>• Fast - funds often within 24 hours</li></ul>	<b>Cons</b> <ul style="list-style-type: none"><li>• \$200 establishment fee</li><li>• Higher rates for lower credit profiles</li><li>• Terms limited to 3 or 5 years only</li></ul>
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## Representative example

Loan amount	\$26,000
Term	60 months
Interest rate	6,99 % p.a.
Monthly repayment	\$514.71
Total interest cost	\$4,882.51
Total amount payable	\$30,882.51

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

## Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular income
- Good to excellent credit history
- Valid NZ bank account

## Company information

Company	Harmony Limited
Address	79 Carlton Gore Road, Newmarket, Auckland 1023, New Zealand
Website	<a href="https://www.harmony.co.nz">https://www.harmony.co.nz</a>