Harmoney – Loan details

CoolFinance.nz – Independent loan comparison New Zealand | coolfinance.nz/loan/harmoney

Loan amount	$2,000 – $50,000
Interest from	6.99%
Term	36 – 60 months
Approval	3 - 5 years

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

Pros
- 100% online application
- No monthly fees
- No early repayment fees
- Fast – funds often within 24 hours

Cons
- $200 establishment fee
- Higher rates for lower credit profiles
- Terms limited to 3 or 5 years only

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	Harmoney Limited
Address	79 Carlton Gore Road, Newmarket, Auckland 1023, New Zealand
Website	https://www.harmoney.co.nz