

Heartland Bank Personal Loan - Loan details

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Loan amount \$2,000 - \$70,000
Interest from 13,95 %
Term 12 - 84 months
Approval 24 hours

Heartland Bank offers online personal loans in New Zealand with fast approval and no early repayment fees.

Pros <ul style="list-style-type: none">Registered NZ bank100% online applicationNo early repayment feesFast - often same-day approval	Cons <ul style="list-style-type: none">Rates from 13.95% p.a.Maximum \$70,000No physical branches
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Representative example

Loan amount	\$26,000
Term	60 months
Interest rate	13,95 % p.a.
Monthly repayment	\$604.30
Total interest cost	\$10,258.05
Total amount payable	\$36,258.05

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular verifiable income
- No recent serious credit issues
- Valid NZ ID

Company information

Company	Heartland Bank Limited
Address	35 Teed Street, Newmarket, Auckland 1023
Website	https://www.heartland.co.nz