

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

- Fast 24-hour approval
- No early repayment fees
- Fully online process

Cons

- Establishment fee around \$200
- Higher starting rate than some banks

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
- Regular income
- Aged 18 or over
- Valid NZ ID
- Online banking access for verification

Company information

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