Instant Finance – Loan details

CoolFinance.nz – Independent loan comparison New Zealand | coolfinance.nz/loan/instant-finance

Loan amount	$500 – $50,000
Interest from	9.95%
Term	3 – 84 months
Approval	24 hours

Amount, $500 - $50 000 ;Term, 3 months - 7 years

Pros
- Accepts bad credit and WINZ recipients
- 50+ years in operation
- Branch network for in-person service
- Same-day cash at branches

Cons
- Interest rates 9.95%-29.95% p.a. (up to 39.95% p.a. with default fees)
- Establishment and account fees apply

Representative example

Loan amount	$25,250
Term	60 months
Interest rate	9.95% p.a.
Monthly repayment	$535.87
Total interest cost	$6,902.01
Total amount payable	$32,152.01

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular income (including benefits)
- NZ bank account
- Valid ID

Company information

Company	Instant Finance
Address	Auckland
Website	https://instantfinance.co.nz