

# Instant Finance - Loan details

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

Loan amount <b>\$200 - \$20,000</b>
Interest from <b>29,95 %</b>
Term <b>3 - 36 months</b>
Approval <b>3 - 36 months</b>

Amount, \$200 - \$20 000 ;Term, 3 - 36 months

<b>Pros</b> <ul style="list-style-type: none"><li>• Accepts bad credit and WINZ recipients</li><li>• 50+ years in operation</li><li>• Branch network for in-person service</li><li>• Same-day cash at branches</li></ul>	<b>Cons</b> <ul style="list-style-type: none"><li>• High interest rates 29.95%-49.95% p.a.</li><li>• Maximum 36 months</li><li>• Establishment and account fees apply</li></ul>
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## Representative example

Loan amount	\$10,100
Term	36 months
Interest rate	29,95 % p.a.
Monthly repayment	\$428.48
Total interest cost	\$5,325.44
Total amount payable	\$15,425.44

\* 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	<a href="https://instantfinance.co.nz">https://instantfinance.co.nz</a>