

Instant Finance - Loan details

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

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

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

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