

Kiwibank Home Loan - Loan details

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Loan amount **\$10,000 - \$3,000,000**

Interest from **5,75 %**

Term **12 - 360 months**

Approval **1 - 30 years**

Amount, \$10 000 - \$3 000 000 ;Term, 1 - 30 years

Pros

- 100% NZ owned
- Available at PostShop outlets nationwide
- KiwiSaver first home withdrawal support
- No early repayment fee on floating rate

Cons

- 5-10 working days for full approval
- Break fees on fixed rates
- Investment property criteria stricter

Representative example

Loan amount	\$30,000
Term	60 months
Interest rate	5,75 % p.a.
Monthly repayment	\$576.50
Total interest cost	\$4,590.18
Total amount payable	\$34,590.18

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- At least 5% deposit for owner-occupiers
- Verified income
- Valid NZ ID

Company information

Company	Kiwibank Limited
Address	Level 9/20 Customhouse Quay, Wellington 6011
Website	https://www.kiwibank.co.nz