

# Kiwibank Home Loan - Loan details

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Loan amount <b>\$10,000 - \$3,000,000</b>
Interest from <b>5,75 %</b>
Term <b>12 - 360 months</b>
Approval <b>1 - 30 years</b>

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

<b>Pros</b> <ul style="list-style-type: none"><li>• 100% NZ owned</li><li>• Available at PostShop outlets nationwide</li><li>• KiwiSaver first home withdrawal support</li><li>• No early repayment fee on floating rate</li></ul>	<b>Cons</b> <ul style="list-style-type: none"><li>• 5-10 working days for full approval</li><li>• Break fees on fixed rates</li><li>• Investment property criteria stricter</li></ul>
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## 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	<a href="https://www.kiwibank.co.nz">https://www.kiwibank.co.nz</a>