

Kiwibank Personal Loan - Loan details

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Loan amount \$2,000 - \$50,000
Interest from 13,85 %
Term 6 - 60 months
Approval 1-2 business days

Kiwibank personal loans offer competitive rates for New Zealanders, with online application and fast decisions.

Pros <ul style="list-style-type: none">• NZ-owned institution• Competitive rates for good credit• Online and app-based application	Cons <ul style="list-style-type: none">• Establishment fee around \$200• Shorter maximum term than some lenders
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Representative example

Loan amount	\$26,000
Term	60 months
Interest rate	13,85 % p.a.
Monthly repayment	\$602.95
Total interest cost	\$10,177.27
Total amount payable	\$36,177.27

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

Requirements

- NZ citizen or permanent resident
- Regular income
- Aged 18 or over
- Good credit history
- Kiwibank or other NZ bank account

Company information

Company	Kiwibank Limited
Address	Level 13, 20 Customhouse Quay, Wellington 6011
Website	https://www.kiwibank.co.nz