

Lending Crowd Personal Loan - Loan details

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Loan amount \$2,000 - \$200,000
Interest from 5,03 %
Term 60 - 60 months
Approval 2 - 5 years

Independent NZ review of Lending Crowd peer-to-peer loans from \$2,000 to \$200,000.

Pros <ul style="list-style-type: none">• Very competitive rates from 5.03% p.a.• Large amounts up to \$200,000• No early repayment fees• Fully online process	Cons <ul style="list-style-type: none">• Origination fee 1.5-4% applies• Funding depends on investor interest• Best rates only for top credit grades• Terms limited to 2-5 years
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Representative example

Loan amount	\$26,000
Term	60 months
Interest rate	5,03 % p.a.
Monthly repayment	\$491.01
Total interest cost	\$3,460.57
Total amount payable	\$29,460.57

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Minimum income \$30,000 p.a.
- No defaults or bankruptcies in last 3 years
- Valid NZ bank account

Company information

Company	Lending Crowd Limited
Address	206 Jervois Road, Herne Bay, Auckland 1011
Website	https://lendingcrowd.co.nz/