

Loansmart - Loan details

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Loan amount **\$1,000 - \$10,000**

Interest from **13,95 %**

Term **6 - 60 months**

Approval **6 - 60 months**

Amount, \$1 000 - \$10 000 ;Term, 6 - 60 months

Pros

- Accessible to those outside mainstream banking
- Transparent fee structure
- No early repayment penalties
- Online application

Cons

- Rates from 13.95% p.a.
- Maximum \$10,000
- Establishment fee applies

Representative example

Loan amount	\$5,500
Term	60 months
Interest rate	13,95 % p.a.
Monthly repayment	\$127.83
Total interest cost	\$2,169.97
Total amount payable	\$7,669.97

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular income
- NZ bank account
- Valid ID

Company information

Company	Financial Services Complaints Ltd
Address	Newmarket, Auckland, New Zealand
Website	https://loansmart.co.nz