

SBS Bank Personal Loan - Loan details

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Loan amount \$1,000 - \$50,000
Interest from 12,95 %
Term 12 - 84 months
Approval 1-3 business days

SBS Bank is a customer-owned mutual bank offering personal loans in New Zealand with competitive rates.

Pros <ul style="list-style-type: none">• Customer-owned mutual bank• No early repayment fees• Competitive rates from 12.95% p.a.• Branches in key NZ cities	Cons <ul style="list-style-type: none">• Fewer branches than major banks• Maximum \$50,000• Not available 24/7 online approval
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Representative example

Loan amount	\$25,500
Term	60 months
Interest rate	12,95 % p.a.
Monthly repayment	\$579.55
Total interest cost	\$9,273.05
Total amount payable	\$34,773.05

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular verifiable income
- Good credit history
- Valid NZ ID

Company information

Company	SBS Bank (Southland Building Society)
Address	51 Don Street, Invercargill 9810
Website	https://www.sbsbank.co.nz