

TSB Personal Loan – Loan details

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Loan amount \$2,000 – \$50,000
Interest from 12,95 %
Term 12 – 84 months
Approval 1-3 business days

TSB Bank offers competitive personal loans for New Zealanders, with fixed rates and straightforward application.

Pros <ul style="list-style-type: none">• 100% NZ owned• No monthly account fee• No early repayment fees• High customer satisfaction	Cons <ul style="list-style-type: none">• Branches mainly in Taranaki and Auckland• Maximum \$50,000• Similar rates to other major banks
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Representative example

Loan amount	\$26,000
Term	60 months
Interest rate	12,95 % p.a.
Monthly repayment	\$590.91
Total interest cost	\$9,454.88
Total amount payable	\$35,454.88

* 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	TSB Bank Limited
Address	120 Devon Street East, New Plymouth 4310
Website	https://www.tsb.co.nz