

# 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

- NZ-owned bank
- Good customer service
- No early repayment fees

## Cons

- Fewer branches than big 4 banks
- Establishment fee applies

## 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
- Regular income
- Aged 18 or over
- Valid ID
- Bank statements

## Company information

Company	TSB Bank Limited
Address	120 Devon Street East, New Plymouth 4310
Website	<a href="https://www.tsb.co.nz">https://www.tsb.co.nz</a>