

Westpac Personal Loan - Loan details

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Loan amount **\$3,000 - \$50,000**

Interest from **12,95 %**

Term **12 - 84 months**

Approval **1-2 business days**

Westpac offers fixed-rate personal loans with no early repayment fees. Apply online and get a decision quickly.

Pros

- No establishment fee online
- No early repayment fees
- Wide branch network
- Trusted major NZ bank

Cons

- Rates from 12.95% p.a.
- Maximum \$50,000
- Stricter criteria for new customers

Representative example

Loan amount	\$26,500
Term	60 months
Interest rate	12,95 % p.a.
Monthly repayment	\$602.28
Total interest cost	\$9,636.70
Total amount payable	\$36,136.70

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

Requirements

- NZ citizen or permanent resident
- 18 years or older
- Regular income
- Credit check required
- Valid NZ ID and proof of address

Company information

Company	Westpac New Zealand Limited
Address	16 Takutai Square, Auckland 1010
Website	https://www.westpac.co.nz