Westpac Personal Loan – Loan details

CoolFinance.nz – Independent loan comparison New Zealand | coolfinance.nz/loan/westpac-personal-loan

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