

Loan Overview

Eligibility Criteria

- 18 years of age or older;
- New Zealand Residents or Citizens, Australian, Cook Islands, Niue, or Tokelau Island passport holders and endorsed with NZ residency; or
- Hold a work permit or visa that permit the customer to reside in New Zealand. (Customers on Work Visa – Loan term will depend on expiry of the work visa.)

Brokerage: 10% of NAF + \$95 capped at \$1095

Personal Loan - Unsecured

Loan Purpose*	Debt Consolidation		Travel	Car Purchase / Repairs
	Medical / Dental		Home Improvements	Motorbike purchase
	Caravans/Campervans		Education	Boat purchase
	Variable			Fixed
Loan Establishment Fee	\$240		\$240	
Late Fee	\$35		\$35	
PPSR Search Fees	\$2		\$2	
PPSR Registration Fees	\$14		\$14	
Early Termination Fee	Nil		Nil	
Loan Amount from	\$2,000 (\$1,000 for top-ups)		\$2,000 (\$1,000 for top-ups)	
Loan Type	Unsecured		Unsecured	
Loan Term	1 – 7 years		1 – 7 years	
Application type	Single applicants only		Single applicants only	

Personal Loan - Secured

Loan Purpose*	Debt Consolidation		Travel	Car Purchase / Repairs
	Medical / Dental		Home Improvements	Motorbike purchase
	Caravans/Campervans		Education	Boat purchase
	Variable			Fixed
Loan Establishment Fee	\$240		\$240	
Late Fee	\$45		\$45	
PPSR Search Fees	\$2		\$2	
PPSR Registration Fees	\$14		\$14	
Early Termination Fee	Nil		Nil	
Loan Amount from	\$2,000 (\$1,000 for top-ups)		\$2,000 (\$1,000 for top-ups)	
Loan Type	Secured		Secured	
Loan Term	1 – 7 years		1 – 7 years	
Application type	Single applicants only		Single applicants only	

Security Value should be at least \$10,000 for any type of security. 2 security maximum.

*Medical and Dental – no overseas procedures. Off road dirt bikes only may be unregistered – conditions apply.

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