

Our Niches

Contact your RM for more information on our Niches!

Purpose & Security Niches

- No limit on the number of debts being consolidated (including personal tax debt)
- Combination loan purpose acceptable
- Acceptable purpose include but are not limited to; medical, renovations, travel, home improvements, shares & classic cars.
- Acceptable assets include, but are not limited to; cars, motor bikes, boats (with a registered boat trailer), jet ski (with a registered trailer) and horse float.
- Regardless of the value of the security (\geq \$10,000), the applicant will be eligible for the secured interest rate we offer
- Private sales accepted (subject to lending and loan security criteria).

Servicing & Income Niches

- We consider lending for NZ residents with Work Visa's.
- Our continuous employment policy allows us to consider cumulative employment times when the jobs are across the same industry and of similar/higher position.
- The ability to split living expenses
- Splitting existing Mortgage Repayment/Rent/Joint Personal Loans/Joint Motor Loans with non-applicant
- Self Employed:
 - The business must be owned by the applicant and operating for a minimum of 12 months.

Process & Product Niches

- Get the rate by using the Rate Estimator tool
- Quick application process with a simplified application form
- Electronic acceptance of Loan Contracts
- Flexibility – with up to 7-year loan terms available.
- No early repayment / termination fees for both variable and fixed loan products.
- For the right customer, subject to assessment, we can lend up to \$200,000.

Please note that all applications are subject to lending criteria, and assessment.