

Fixed and Variable Personal Loan Rate Changes for new applicants

Effective **Friday 26th July 2024** we are making some changes to our pricing options for our **Fixed and Variable Rate Personal Loans** and our **Fixed and Variable Rate Motor Loans**.

Our updated pricing tiers can be found in the table below and attached.

Rates applicable for new to Gem Personal Loan customers (Effective 26 th July 2024) Rates eligible up to \$200,000				
Pricing Tier	Variable Secured^	Variable Unsecured^	Fixed Secured^	Fixed Unsecured^

1-5	8.99%-15.24%	9.99%-16.24%	8.99%-15.24%	9.99%-16.24%
6-10	16.24%-20.24%	17.24%-21.24%	16.24%-20.24%	17.24%-21.24%
11-15	20.74%-24.74%	21.74%-25.74%	20.74%-24.74%	21.74%-25.74%
16-20	25.74%-27.74%	26.74%-28.74%	25.74%-27.74%	26.74%-28.74%
21-23	28.99%	29.99%	28.99%	29.99%

Inflight applications – Quotes submitted prior to Friday, 26th July 2024, with application submitted on or after this date, new pricing will be applied. Applications submitted prior to this date; original pricing will be applied.

Attachment:

- Gem by Latitude Broker Rate Table_26Jul2024_v2

If you have further questions, please reach out to Christopher Emanuel, christopher.emanuel@latitudefinancial.com or +61 479 188 222.

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^Approved customers only. Subject to lending and approval criteria. Terms, conditions, fees, and charges apply. Gem Personal Loan rates range from: Variable Loans 8.99% p.a. to 28.99% p.a. for Secured loans and 9.99% p.a. to 29.99% p.a. for Unsecured loans. Loans with a variable interest rate are subject to change throughout the duration of the loan. Fixed Loans 8.99% p.a. to 28.99% p.a. for Secured loans and 9.99% p.a. to 29.99% p.a. for Unsecured loans. Gem products are provided by Latitude Financial Services Limited. Gem New Zealand, 8 Tangihua Street, Auckland, 1010, New Zealand. In New Zealand, the Latitude Group includes; Latitude Financial Services Limited (Company number 5624865).

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