



**\$30,000** maximum amount of loan

**3 - 60 months** Maturity

**Interest** 12.65 %

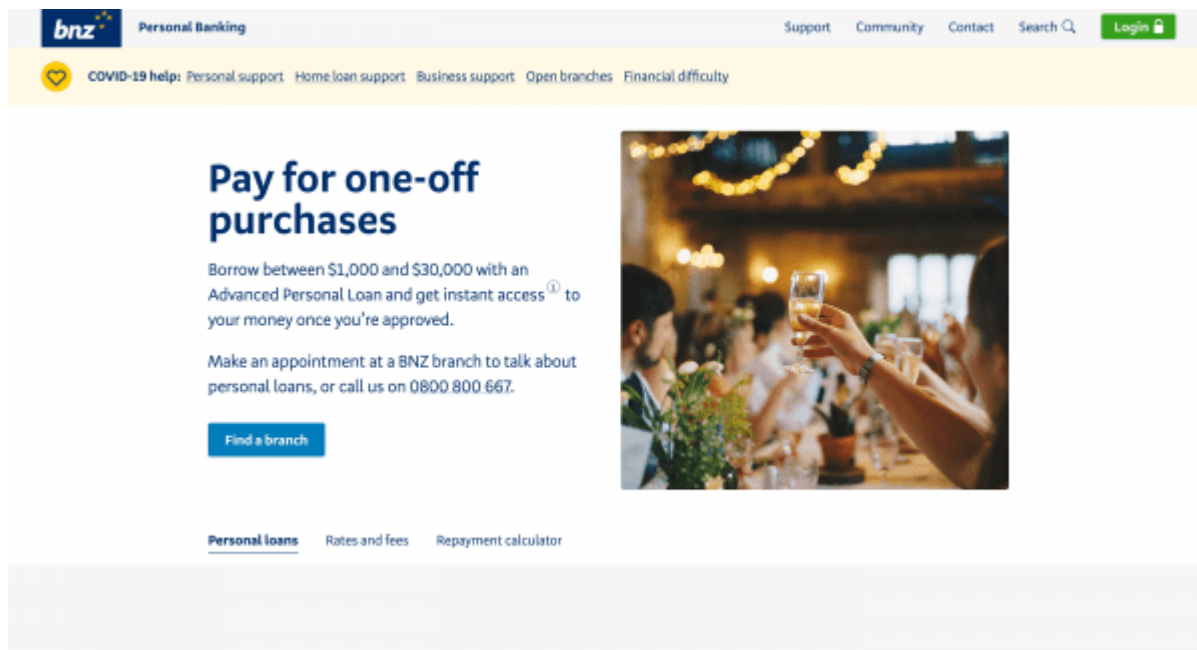
**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/bnz>

## BNZ

### Quick overview

- **Amount:** \$1 000 - \$30 000
- **Term:** 3 - 60 months



The screenshot shows the BNZ Personal Banking website. At the top, there's a navigation bar with the BNZ logo, 'Personal Banking', and links for Support, Community, Contact, Search, and Login. Below this is a yellow banner with a heart icon and text about COVID-19 help, including links for Personal support, Home loan support, Business support, Open branches, and Financial difficulty. The main content area features a large heading 'Pay for one-off purchases' with a subtext: 'Borrow between \$1,000 and \$30,000 with an Advanced Personal Loan and get instant access <sup>①</sup> to your money once you're approved.' Below this is another line of text: 'Make an appointment at a BNZ branch to talk about personal loans, or call us on 0800 800 667.' A blue button labeled 'Find a branch' is positioned below the text. To the right of the text is a photograph of people at a restaurant table, clinking glasses. At the bottom of the page, there are links for 'Personal loans', 'Rates and fees', and 'Repayment calculator'.

### A representative example

If you borrow \$5,000, over 2 years at 17.85% p.a. with monthly payments of \$252, your total interest cost will be around \$1,042. A loan facility fee of \$50 has been included in this calculation.