



**\$200,000** maximum amount of loan

**6 - 84 months** Maturity

**Interest** 9.99 %

**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/gem-personal-loan>

## Gem Personal Loan

### Quick overview

- **Amount:** \$2 000 - \$200 000
- **Term:** 6 - 84 months



The screenshot shows the Gem Personal Loans website. At the top is the Gem logo and navigation links: Loans, Credit Cards, Insurance, About Us, and Help. There is also a search icon, a user icon, and a 'Log in' link. The main heading is 'Personal Loans'. Below it is a paragraph: 'At Gem we make our personal loans, personal. Our loans are tailored to you so if you've got a good credit rating, we'll reflect that in your interest rate. Sound good?'. There is a green 'Apply Now' button. To the right is a large image of a smiling woman wearing a hat. Below the main content area is a navigation bar with links: Rates & Fees, Calculate, Loan details, How to apply, and FAQs. There is also a phone number: 0800 422 898. The 'Rates' section shows a 'Fixed Rate' of 12.99% p.a. to 24.99% p.a. The 'Fees & charges' section shows an 'Establishment Fee' of \$240, an 'NZ Postshop Payment Handling Fee' of \$1.50, and a 'Payment Handling Fee' of \$1.50.

Rates	
Fixed Rate	
12.99% p.a.	to 24.99% p.a.

Fees & charges	
Establishment Fee	\$240
NZ Postshop Payment Handling Fee	\$1.50
Payment Handling Fee	\$1.50

### A representative example

Loan amount \$2 000 borrowed and fully repaid after 6 months of using the loan. Total amount payable = \$2 306. The fee would be \$306.