



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

**6 - 84 months** Maturity

**Interest** 9.99 %

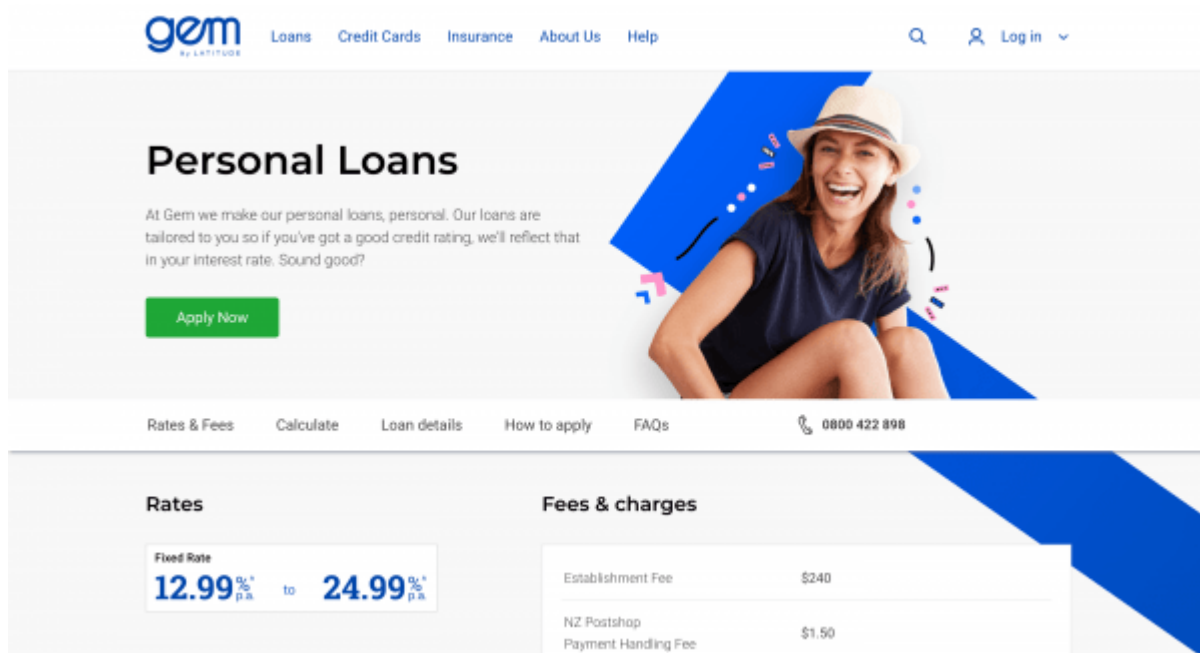
**24 hours** Loan processing time

<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, there is a navigation bar with the Gem logo and links for Loans, Credit Cards, Insurance, About Us, and Help. A search icon and a 'Log in' button are also present. The main heading is 'Personal Loans', followed by a sub-heading: '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?'. Below this is a green 'Apply Now' button. A large image of a smiling woman wearing a hat is on the right. At the bottom, there are two sections: 'Rates' and 'Fees & charges'. The 'Rates' section shows a 'Fixed Rate' of 12.99% p.a. to 24.99% p.a. The 'Fees & charges' section lists an 'Establishment Fee' of \$240 and an 'NZ Postshop Payment Handling Fee' of \$1.50. A phone number '0800 422 898' is also visible.

### 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.