



**\$3,000,000** maximum amount of loan

**1 - 30 years** Maturity

**Interest** 4.29 %

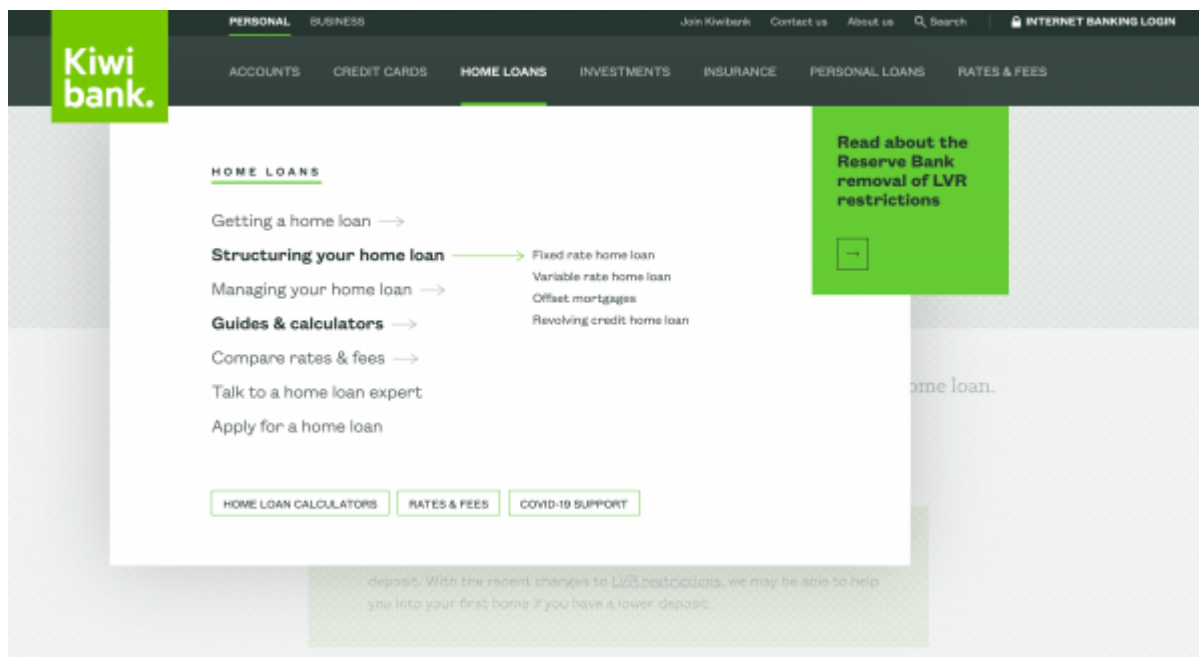
**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/kiwibank-home-loan>

## Kiwibank Home Loan

### Quick overview

- **Amount:** \$10 000 - \$3 000 000
- **Term:** 1 - 30 years



The screenshot shows the Kiwi bank website's Home Loans page. The navigation bar includes 'PERSONAL', 'BUSINESS', 'Join Kiwibank', 'Contact us', 'About us', 'Search', and 'INTERNET BANKING LOGIN'. The main menu lists 'ACCOUNTS', 'CREDIT CARDS', 'HOME LOANS', 'INVESTMENTS', 'INSURANCE', 'PERSONAL LOANS', and 'RATES & FEES'. The 'HOME LOANS' section is active, displaying a list of links: 'Getting a home loan', 'Structuring your home loan', 'Managing your home loan', 'Guides & calculators', 'Compare rates & fees', 'Talk to a home loan expert', and 'Apply for a home loan'. A sub-menu for 'Structuring your home loan' lists 'Fixed rate home loan', 'Variable rate home loan', 'Offset mortgages', and 'Revolving credit home loan'. A green call-to-action box on the right says 'Read about the Reserve Bank removal of LVR restrictions'. At the bottom, there are buttons for 'HOME LOAN CALCULATORS', 'RATES & FEES', and 'COVID-19 SUPPORT'. A small text snippet at the bottom reads: 'deposit. With the recent changes to LVR restrictions, we may be able to help you into your first home if you have a lower deposit.'

### **A representative example**

Loan amount \$80 000 borrowed and fully repaid after 10 years of using the loan. Total amount payable = \$98 448. The fee would be \$18 448.