



Personal Loan Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Secured Personal Loan										
Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Ongoing Annual	Application	Minimum	Maximum				
★★★★★ 'Outstanding Value'										
NZCU Baywide	Secured - Orange	8.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
The Co-operative Bank	Personal Loan Secured	10.50	Nil	\$200	\$3,000	\$250,000	N/A	1 mth to 5 yrs	✓	✓
TSB Bank	Personal Loan Secured	10.84	Nil	\$250	\$1,000	\$65,000	N/A	1 yr to 5 yrs	✗	✓
★★★★										
ASB Bank	Personal Loan Secured	12.95	Nil	\$250	\$20,000	No Max	N/A	6 mths to 7 yrs	✓	✓
Gem	Car Loan Secured	12.99	Nil	\$240	\$5,000	No Max	N/A	6 mths to 7 yrs	✓	✓
Kiwibank	Vehicle Loan	12.99	Nil	\$240	\$6,000	\$100,000	N/A	6 mths to 7 yrs	✓	✓
NZCU Baywide	Secured - Yellow	13.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
★★★										
NZCU Baywide	Secured - Green	17.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
NZCU Baywide	Secured - Blue	21.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
The Co-operative Bank	Vehicle Loan	12.95	Nil	\$200	\$3,000	\$250,000	N/A	6 mths to 5 yrs	✓	✓
Westpac	Personal Loan Secured	13.95	Nil	\$250	No Min	No Max	N/A	No min to 10 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Ongoing Annual	Application	Minimum	Maximum				
★★★★★ 'Outstanding Value'										
Harmoney	Unsecured PL A Credit Rating	9.99	Nil	\$375	\$1,000	\$35,000	N/A	No min to 5 yrs	✓	✓
NZCU Baywide	Unsecured - Orange	11.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
TSB Bank	Personal Loan Unsecured	12.84	Nil	\$150	\$500	\$30,000	N/A	1 yr to 5 yrs	✗	✓
★★★★										
Harmoney	Unsecured PL B Credit Rating	13.84	Nil	\$375	\$1,000	\$30,000	N/A	No min to 5 yrs	✓	✓
NZCU Baywide	Unsecured - Yellow	15.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
Westpac	Personal Loan Unsecured	13.95	Nil	\$250	No Min	No Max	N/A	No min to 10 yrs	✓	✓
★★★										
ANZ Bank	Fixed Personal Loan	17.95	Nil	\$250	\$10,000	\$40,000	N/A	6 mths to 7 yrs	✓	✓
ASB Bank	Personal Loan Unsecured	17.95	Nil	\$250	\$2,000	No Max	N/A	6 mths to 7 yrs	✓	✓
ASB Bank	Debt Consolidation	15.95	Nil	\$250	\$2,000	No Max	N/A	6 mths to 7 yrs	✓	✓
BNZ	Advanced Personal Loan	17.85	Nil	\$250	\$1,000	\$30,000	N/A	3 mths to 5 yrs	✓	✗
Gem	Personal Loan Unsecured	15.99	Nil	\$240	\$3,000	\$200,000	N/A	6 mths to 7 yrs	✓	✓
Harmoney	Unsecured PL C Credit Rating	18.52	Nil	\$375	\$1,000	\$25,000	N/A	No min to 5 yrs	✓	✓
Kiwibank	Personal Loan	16.95	Nil	\$240	\$10,000	\$100,000	N/A	6 mths to 7 yrs	✓	✓
NZCU Baywide	Unsecured - Green	19.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Ongoing Annual	Application	Minimum	Maximum				
★★★★										
NZCU Baywide	Unsecured - Blue	23.90	Nil	\$200	\$2,000	No Max	N/A	6 mths to 10 yrs	✓	✓
The Co-operative Bank	Personal Loan Unsecured	14.50	Nil	\$200	\$2,000	\$30,000	N/A	1 mth to 5 yrs	✓	✓
★★★										
Gem	Debt Consolidation Loan	15.99	Nil	\$240	\$3,000	\$200,000	N/A	6 mths to 7 yrs	✓	✓
Harmoney	Unsecured PL D Credit Rating	24.41	Nil	\$375	\$1,000	\$20,000	N/A	No min to 5 yrs	✓	✓
★										
Harmoney	Unsecured PL E Credit Rating	31.81	Nil	\$375	\$1,000	\$10,000	N/A	No min to 5 yrs	✓	✓