



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

**6 - 84 months** Maturity

**Interest** 9.99 %

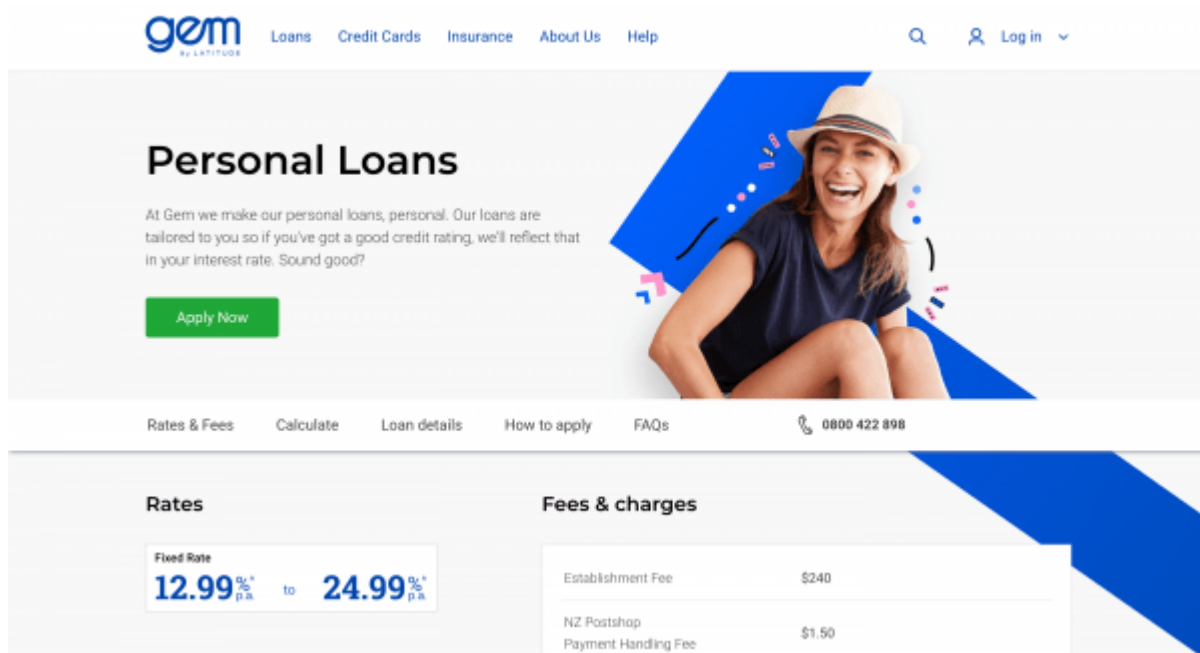
**24 hours** Loan processing time

<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'. Below this, a paragraph states: '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?'. A green 'Apply Now' button is located below the text. To the right of the text is a large image of a smiling woman wearing a hat. Below the main content area, there are links for 'Rates & Fees', 'Calculate', 'Loan details', 'How to apply', and 'FAQs', along with 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 lists 'Establishment Fee' at \$240 and 'NZ Postshop Payment Handling Fee' at \$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.