



**\$20,000** maximum amount of loan

**3 - 36 months** Maturity

**Interest** 29.95 %

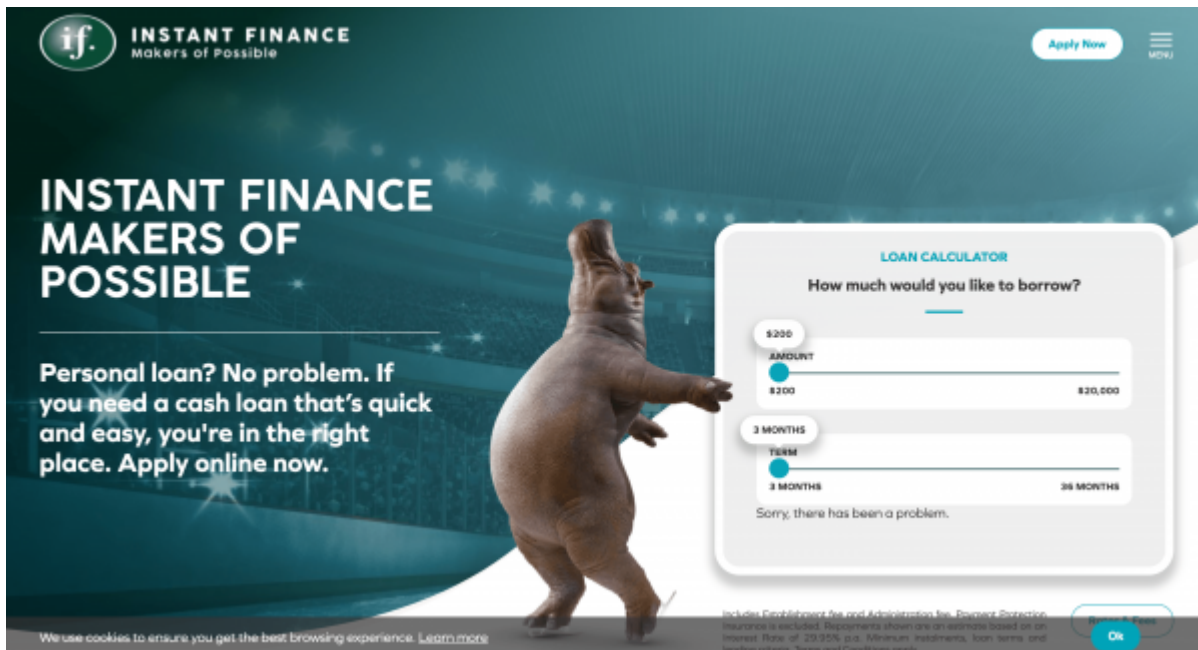
**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/instant-finance>

## Instant Finance

### Quick overview

- **Amount:** \$200 - \$20 000
- **Term:** 3 - 36 months



The screenshot shows the Instant Finance website interface. At the top left is the logo 'if. INSTANT FINANCE Makers of Possible'. A navigation menu with 'Apply Now' and 'MENU' is in the top right. The main heading reads 'INSTANT FINANCE MAKERS OF POSSIBLE'. Below this, a koala mascot is shown interacting with a 'LOAN CALCULATOR' widget. The calculator asks 'How much would you like to borrow?' and has input fields for 'AMOUNT' (ranging from \$200 to \$20,000) and 'TERM' (ranging from 3 MONTHS to 36 MONTHS). A message below the calculator says 'Sorry, there has been a problem.' At the bottom left, there is a cookie notice: 'We use cookies to ensure you get the best browsing experience. Learn more'. At the bottom right, there is a 'Borrow Now' button with 'OK' text below it. Small text at the bottom center reads: 'Includes Creditbroker Fee and Administration Fee. Excludes Insurance. Insurance is excluded. Repayment shown are an estimate based on an Interest Rate of 29.95% p.a. Minimum instalments, loan terms and lending criteria. Terms and Conditions apply.'

### A representative example

The amount repayable of your loan is made up of your interest rate,

plus fees. For example, if borrowing \$10,000 repayable over 3 years at an interest rate of 29.95% you would be required to make 156 weekly instalments of \$103.72. This repayment is made up of interest, an establishment fee of \$400 and an administration fee of \$2.50 per instalment. Total interest would be \$5,390.32 with total fees of \$790 making the total payable over the full term \$16,180.32.