

Personal Lending Product Guide

This guide provides information about our personal loan product. It's intended as a guide only and is published solely for informational purposes for those providing financial advice. If you have any questions, please contact us on [0800 003 111](tel:0800003111) or email personal@avantifinance.co.nz

FOR BROKER USE

EFFECTIVE 18 SEPTEMBER 2025

| | Tier 1 | Tier 2 | Tier 3 | Tier 4 |
|-----------------------------------|---|-----------------|-----------------|-----------|
| Maximum Loan Amount | \$75,000 | \$50,000 | \$40,000 | \$20,000 |
| Maximum Loan Term | 84 months | 84 months | 84 months | 60 months |
| Interest Rate: Unsecured | 14.95% – 18.95% | 19.95% – 20.95% | 21.95% – 23.95% | 27.95% |
| Scorecard | Client tier determined by Avanti Finance scorecard rating | | | |
| Avanti Fees | Unsecured establishment fee: \$140 Unsecured further advance fee (top-up): \$100 For our latest fees and charges, go to avantifinance.co.nz/rates-fees | | | |
| Loan Purpose | Personal, domestic or household purposes only (Consumer Credit Agreements). Not for any business purposes. | | | |
| Non-Resident (work visas only) | Visa Type: Skilled Migrant, Accredited Employer, Specific Purpose Minimum Visa Term: Visa must have a minimum of 13 months remaining Maximum Loan Term: 1 month prior to visa expiry, rounded down to the nearest 12-month term | | | |
| Introducer Fee | 10% of the loan amount up to a maximum of \$2,500 | | | |
| Loan Repayments | Principal and Interest (weekly, fortnightly, or monthly) | | | |
| Insurances | Payment Protection Insurance options are available (underwritten by Autosure Insurance Limited) Payment Protection Insurance products sold by acceptable third-party insurance providers may also be included at Avanti Finance's discretion | | | |
| Commission and Clawback | Please contact your BDM for commission and clawback information | | | |