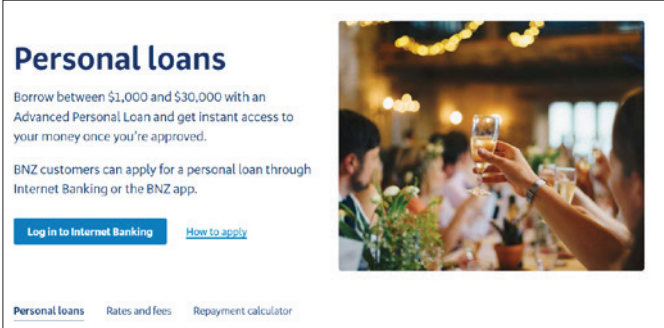


# How to apply for a personal loan online

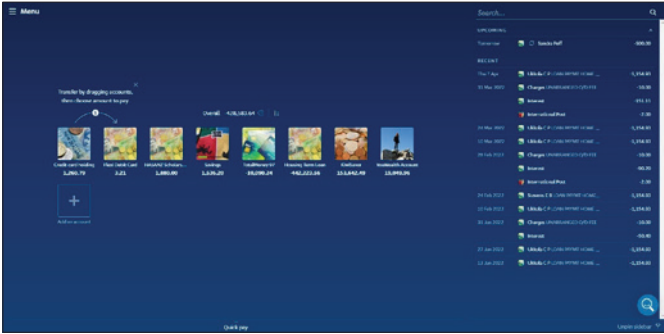
This guide will show you how to apply for a personal loan online.

To get started, you need to be registered for personal Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a [supporting guide](#) if you need it. Register at [bnz.co.nz](https://bnz.co.nz)



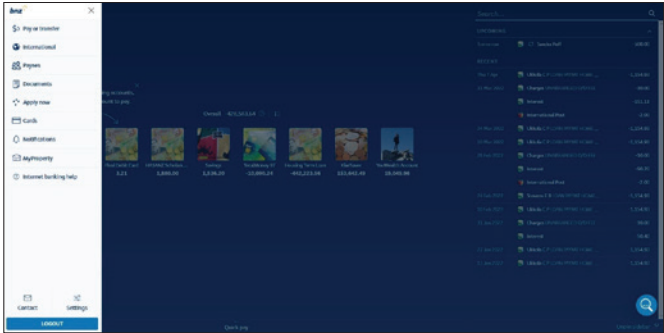
## Step 1.

Log in to **Internet Banking**.  
Select **Menu**.



## Step 2.

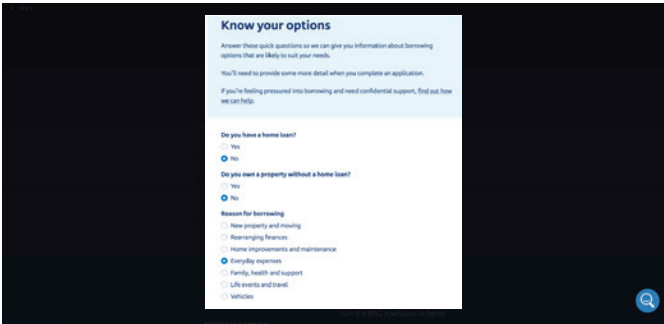
Select **Apply now**.  
Select **Apply for a Personal Loan**.



## Step 3.

Answer questions that help determine which one of our products is suitable for you.

If personal loan is one of the options displayed and if you'd like to apply for one, select **Apply for a Personal Loan**.

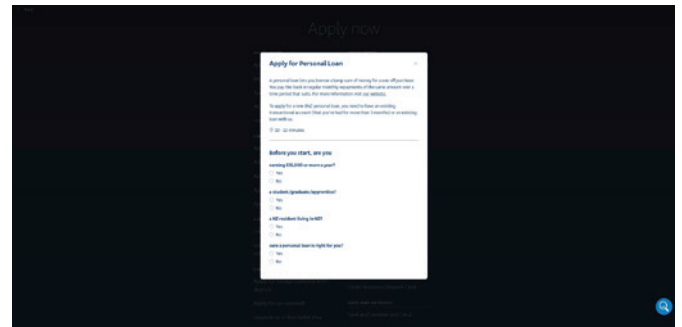


This guide is solely for information purposes and is not intended to be financial advice. If you need help, please contact BNZ or your financial adviser.

## Step 4.

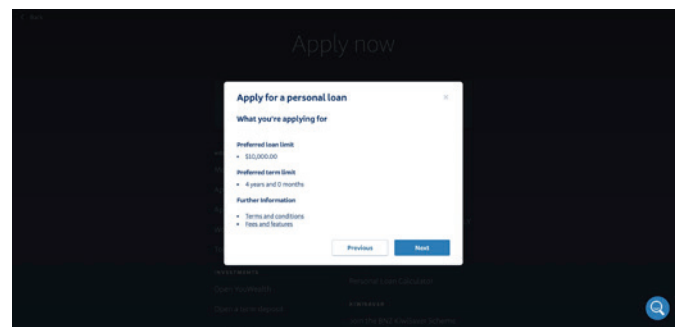
Answer eligibility questions and select **Next**.

Check if your contact details are correct and select **Next**.



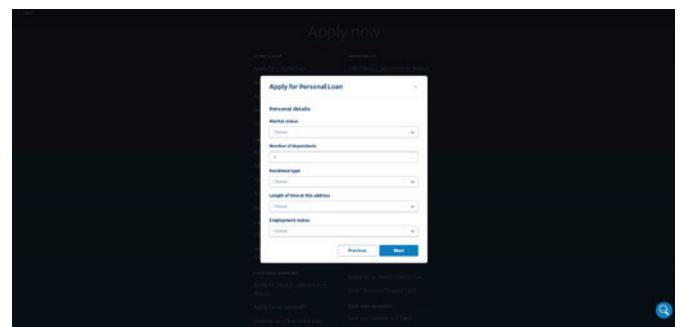
## Step 5.

A summary of your application will appear. If you are happy with this select **Next**.



## Step 6.

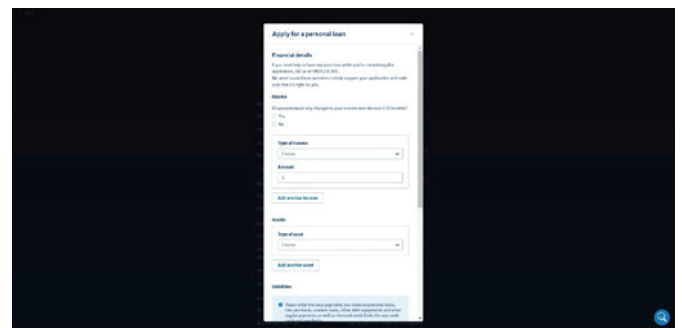
Complete personal details section and select **Next**.



## Step 7.

Complete financial details section and select **Next**.

Note: When entering business or rental income please include only your share. E.g. rental property owned by three parties – your share of rental income would be 33%.



## Step 8.

Complete living expenses section and select **Next**.

Note: If you are required to state your partner's income, please include their total income including any applicable salary, business or rental income etc.



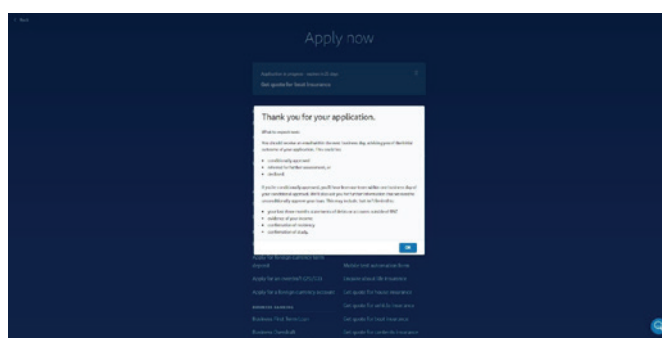
## Step 9.

Read and consent to the Declaration and Consent to Electronic Disclosure and select **Submit**.



## Step 10.

Your application has now been submitted. Our team will get back to you shortly. You may be required to provide extra information or documentation.



Eligibility criteria, terms and conditions for personal loans apply. Internet access required for online banking BNZ Internet Banking T&Cs apply. Maintenance sometimes required.

Mobile coverage and data required to access the BNZ online banking services and the BNZ app. All payments are processed on business days only. \$50 establishment fee may apply.

To apply for an Advanced Personal Loan online you must be 18 years or over and be a permanent NZ resident. This guide is solely for information purposes and is not intended to be financial advice. If you need help, please contact BNZ or your financial adviser.