

Repayment calculator					
(based on 6.99% Interest)					
Months	6	12	18	24	36
\$1000	\$170.08	\$86.52	\$58.68	\$44.77	\$30.87
\$1500	\$255.12	\$129.78	\$88.02	\$67.15	\$46.31
\$2000	\$340.16	\$173.04	\$117.36	\$89.54	\$61.75
\$2500	\$425.20	\$216.31	\$146.70	\$111.92	\$77.18
\$3000	\$510.24	\$259.57	\$176.04	\$134.30	\$92.62
\$4000	\$680.32	\$346.09	\$234.72	\$179.07	\$123.49
\$5000	\$850.41	\$432.61	\$293.40	\$223.84	\$154.36
Monthly repayments include interest, and are approximate only.					



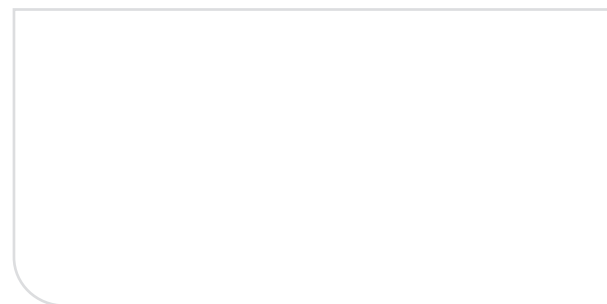
stepUP LOAN

A community-focused initiative of



Supported by
New Zealand Government

Visit www.stepuploan.org.nz or for more information please talk to:



Once BNZ approve your loan, you'll have 30 days to confirm the item(s) that you intend to purchase and provide evidence as to the cost. Approved purposes only (no cash loans). BNZ is the lender. Terms and lending criteria apply.

A small loan can be a big StepUP.



Enjoy a low interest,
safe and affordable loan
to help improve quality
of life.

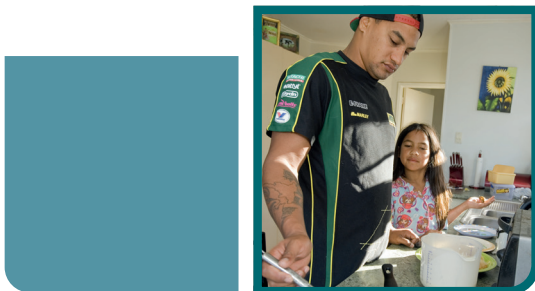
stepUP LOAN

What is StepUP?

StepUP is a low fixed-interest loan with no fees, for people on low incomes who qualify for a Community Services Card. You can borrow up to \$5,000 and have up to three years to pay it back. There are no hidden charges.

Community lenders will help you to collect the documents you need, complete the application and help make sure that you can afford to repay your loan. Loans can be held in individual or joint names.

These loans are to help New Zealanders to improve their quality of life and are provided on a not-for-profit basis.



Who provides the loan?

StepUP is a community initiative of BNZ and Good Shepherd NZ Supported by the New Zealand Government.

What can loans be used for?

Loans are for items such as:



Second-hand cars



New household appliances such as fridges and washing machines



Computers

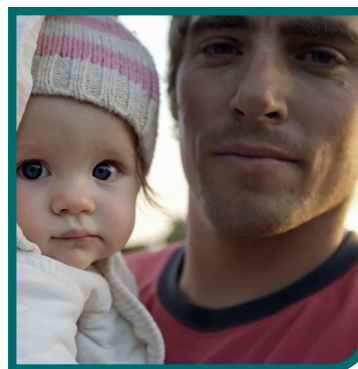


Medical expenses



Course costs and fees

The above list is an indication only. Your community lender will be able to talk to you more about suitable loan purposes.



How to apply for a StepUP loan.

1. Find a location



Currently there are two locations for StepUP. More locations coming soon.

2. Go to an interview



You'll need proof of ID and documents that show how much money you have coming in and going out.

3. BNZ assess application



We want to make sure you have manageable repayments.

4. If your loan is approved*



Community lender calls with your loan details which are also posted to you.

5. Find Item(s)



Bring purchase details (as advised by your Community lender).

6. Loan created



Loan proceeds used to pay for item(s).

7. Pay back the loan



You make regular payments until the loan is paid back.

* If your loan cannot be approved there may be steps you can take. Your Community lender will be able to advise about your situation.