Website Terms of Use — Effective from July 2014

Effective from 11 July 2014

This website (Site) is owned by Harmoney Limited (referred to on this Site as Harmoney, we, our or us). Your use of this Site is governed by these terms of use. By accessing and browsing this Site you agree to be bound by these terms of use (as amended from time to time).

Intellectual Property

All intellectual property on this Site, including without limit, the text, graphics and copyright works is owned by us (or our relevant content supplier). We are the exclusive owner of all rights in the compilation, design and layout of this Site.

Right to Use Site and Content

You may access, view, reproduce and print the content on this Site provided you only use that content for your personal use or otherwise in relation to using or considering using any of the services we provide through this Site.

If you wish to link to any part of this Site, you must obtain our prior written consent.

All Liability Excluded

To the extent permitted by law:

- all warranties, representations and guarantees (whether express, implied or statutory) are excluded, including without limit, suitability, fitness for purpose, accuracy or completeness of this Site or the content on or accessed through it; and
- we will not be liable for any damage, loss or expenses, or indirect losses or consequential damages of any kind, suffered or incurred by you in connection with your access to or use of this Site or the content on or accessed through it.

If the Consumer Guarantees Act 1993 applies, you may have rights or remedies which are not excluded nor limited by the above. If you are using this Site or its content for business purposes, the above exclusions and limits will apply and the Consumer Guarantees Act 1993 will not apply.

Although we have tried to ensure the content on this Site is current, accurate and complete, we do not guarantee that such content will be current, accurate or complete when you access it. We will take action, within a reasonable time, to correct any error or inaccuracy which is brought to our attention.

You acknowledge that this Site may not always be available or some of the functions on this Site may be temporarily unavailable and that we will not be liable to you in respect of any inability to access or use this Site at any time.

Third Party Websites

This Site may contain links to third party websites. These websites have not been prepared by and are not controlled by us. We do not check, endorse, approve or agree with third party websites this Site links to.

Privacy Policy

The Privacy Policy available on our home page governs the collection, use and disclosure of your personal information by us. The Privacy Policy forms a part of these terms of use.

Jurisdiction and Governing Law

This Site and content have been prepared in accordance with the requirements of New Zealand law. These terms of use and any matters or disputes connected with this Site will be governed by New Zealand law and will be dealt with by New Zealand courts.

Amendments

We may amend these terms of use from time to time, so you should check and read these terms of use regularly. By continuing to use this Site after any such amendment, you are deemed to have agreed to the amended terms of use.

PERSONAL LOANS

Personal loans
Debt consolidation
Home improvements
Wedding loans
Car loans
Holiday loans
Education loans
Medical expenses
Business loans

TOOLS AND RESOURCES

Personal loans calculator
Help centre

COMPANY

About us
Management team
Directors
Press releases
Investor centre
Careers
Contact Us

LENDERS

Glossary
Changes to lending
Interest rates and fees
Investment risks
Our collections process
Auto withdraw
Payment Protect
Historical annual default rates
Scorecard 1.6

LEGAL

All terms
Customer service terms
Privacy policy
Loan Contract (standard contract terms)
Disclosure statement
Unforeseen financial hardship
Cancellation provision

Top Up

Payment Protect

Interest rates and fees

FATCA obligations

RAR calculation FAQs

Tax returns

FAQs

Harmoney Limited (FSP373486), Harmoney Nominee Limited (FSP5904148) and Harmoney Services Limited (FSP593769) are licensed to provide a peer to peer lending service under Part 6 of the Financial Markets Conduct Act, 2013. The conditions of these licences imposed by the Financial Markets Authority are published on www.business.govt.nz/fsp.

Harmoney Limited, Harmoney Nominee Limited and Harmoney Services Limited are registered under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.

Terms and conditions

Subject to approval and funding. Harmoney's interest rates range are offered based on the individual borrower's credit assessment according to Harmoney's credit scorecard. In order to be approved and list your loan you must meet Harmoney's credit criteria and responsible lending requirements. Fees, charges, terms and conditions apply. 99% of loan applications are funded within 24 hours of loan terms being accepted (based on loans submitted in 2021).

Example loan. A Harmoney Personal Loan of $20,000 borrowed for 36 months with a fixed interest rate of 6.99% p.a. the total amount you would need to repay would be $22,767 (made up of $20,000 principal, interest of $2,617 and a $150 establishment fee).

You are protected by responsible lending laws. Because of these protections, the recommendations given to you about personal loans are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

rising star
Deloitte 2015 Fast 50
One to watch — Auckland and Upper North Island

WINNER
NEW ZEALAND
INNOVATORS
AWARDS 2015

Harmoney
SHOPPER APPROVED
29.6K Ratings