



# NZ pricing guide

Last updated: 18 February 2026





## Prospera Business Loan pricing

Terms available	Up to 5 years		
	<b>Eligibility<sup>1</sup></b>		
	<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>
Min. monthly turnover	\$55,000		
Min. credit score	550	650	700
Time trading	3y	5y	7y
	<b>Pricing (ASR<sup>2</sup>) – All eligible industries<sup>3</sup></b>		
Property owner	17.99%	14.99%	9.99%
Non-property owner	19.99%	16.99%	12.99%
Variations	Construction and Demolition, Transport: up to +2% ASR		
	=> \$100K can have a max price of 19.99% ASR		
	<b>Other criteria<sup>4</sup></b>		
Credit history	<p>A clean credit history is required to receive the above prices.  <b>This means: A maximum of 1 dishonor in the last 6 months. No unpaid defaults.                      Competitor loans may impact pricing.</b></p>		
	<b>Documentation</b>		
	<p>Completed application form                      6 months bank statements                      A copy of IRD Portal when the total exposure is above \$100k</p>		



1. Only applicable to "new customers" which is defined as either a) New to Prospera; or b) New to Partner, an existing Prospera customer referred by a Partner they haven't previously been linked to; or c) Returning Prospera customer that previously held a capital product with Prospera but has not had any active product for at least six (6) months, and is re-engaged through the Partner's referral.
2. Rates shown are Annual Simple Rates (ASR) and are estimates only. Your loan is priced using an Annual Percentage Rate (APR), which is calculated on a daily basis. Your final APR and repayments will be confirmed in your loan offer.
3. Industry exclusions and variations may apply. Please contact Prospera for more details.
4. A minimum of 1 director needs to be asset backed for exposure between \$150k to \$500k. An upfront caveat may be required where amounts requested are greater than \$300k. Prospera will register security over the business assets on the government's Personal Property Security Registry (PPSR) for amounts greater than \$150k.

This is a general guide only and does not constitute an offer or credit approval. All loans and enquiries are subject to Prospera's eligibility criteria and credit policies and not all amounts, term lengths or rates will be available to all applicants. Fees, terms and conditions apply. This guide is current as of 18/02/2026 and is subject to change without notice.



Application experience

# Prospera Express Path factsheet

Your shortcut to faster decisions on Business Loans & Line of Credit up to \$500K

- Faster and easier 'low doc' applications
- Available on Business Loans and Line of Credit up to \$500K
- Help clients secure funds fast with funding possible in 24 hours
- Loan terms up to 5 years to lower repayments

	General requirements	
Time trading	Minimum 6 months time trading	
Turnover	Minimum \$72K annual turnover	
Credit conduct	Minimum score 400	
Documents required	Bank statements	
Security	No upfront security required up to \$150K Industry exclusions may apply	
	Detailed requirements	
	Line of Credit	Small Business Loan
Above \$100K	Property ownership required IRD Tax Portal	IRD Tax Portal
Above \$150K	Charge on PPSR	Charge on PPSR
\$200K - \$500K	Upfront security may be required	
\$300K - \$500K	Upfront security may be required on bank statement only assessed applications	

# Prospera Business Loan - EOFY Promotions

## Industry promotions

Promos end 31 March 2026

[Fees, terms & conditions apply](#)

Rates shown are Annual Simple Rates (ASR) and are estimates only. Your loan is priced using an Annual Percentage Rate (APR), which is calculated on a daily basis. Your final APR and repayments will be confirmed in your loan offer.

### Minimum eligibility requirements:

- Time trading 3 years
- Credit score of 550
- Monthly revenue of \$55k
- Full list of eligible sub-industries in T&Cs.

### Credit history

A clean credit history is required to receive the above prices. This means:

- A maximum of 1 dishonor in the last 6 months.
- No unpaid defaults.
- Competitor loans may impact pricing.

### Documentation

- Completed application form
- 6 months bank statements
- A copy of IRD Portal when the total exposure is above \$100k



Professional Services

Excludes Cleaning Services

Maximum  
14.99% ASR\*



Childcare

9.99% ASR\*



Healthcare

9.99% ASR\*

## Partner promotion

Promo ends 31 March 2026

[Fees, terms & conditions apply](#)

To support advisors during the End of Financial Year, Prospera is offering a +1% commission boost on eligible new customer settlements before 31 March.



+1% Commission boost



Prospa.co.nz

☎ 0800 964 808

✉ partners@prospa.com



### Industry Promotions Terms & Conditions

\*Offer available to eligible customers who are approved and settle for a Prospa Business Loan between 16 February 2026 – 31 March 2026 (inclusive). Prospa may extend the Offer Period at its discretion.

Only applicable to “new customers” which is defined as either a) New to Prospa; or b) New to Partner, an existing Prospa customer referred by a Partner they haven’t previously been linked to; or c) Returning Prospa customer that previously held a capital product with Prospa but has not had any active product for at least six (6) months, and is re-engaged through the Partner’s referral.

#### Offer:

- Eligible NZ businesses operating in Healthcare or Childcare industries (as determined by Prospa) may be eligible to receive 9.99% Annual Simple Rate.
- Eligible NZ businesses operating in Professional Services (excluding cleaning services) (as determined by Prospa) may be eligible to receive a maximum 14.99% Annual Simple Rate.
- Rates shown are Annual Simple Rates (ASR) and are estimates only. Your loan is priced using an Annual Percentage Rate (APR), which is calculated on a daily basis. Your final APR and repayments will be confirmed in your loan offer.
- Competitor exposure may impact final pricing.

#### Industry eligibility:

Offer applicable to eligible businesses operating in Childcare, Professional Services and Health. Industry classification is determined solely by Prospa during the application process. Additional eligible sub-industries include:

#### Professional Services (excludes Cleaning Services):

- Advertising, Marketing and Business Management Services
- Architectural Services
- Computer & Technical Services
- Education & Training Services
- Engineering Services
- Fire and Security Alarm Services
- Furniture Manufacturing
- Furniture Removalists
- Laundry and Drycleaning Services
- Legal Services
- Machinery and Equipment Hiring and Leasing
- Other Business Services
- Other Personal Services

- Pest Control Services
- Real Estate Agents
- Real Estate Services
- Recruitment Services
- Telecommunication Services

#### Healthcare:

- Chiropractic and Osteopathic Services
- Dental Services
- General Practice Medical Services
- Other Health Services
- Pathology and Diagnostic Imaging Services

#### Other eligibility criteria:

To qualify, customers must:

- have been trading for 3+ years
- have a minimum business credit score of 550+
- generate at least \$55K in monthly revenue
- demonstrate a clean credit history (no more than one dishonour in the past 6 months, and no unpaid defaults)

#### Documentation requirements:

- completed application form
- 6 months of business bank statements
- IRD Portal summary for exposures above \$100K
- At least one Director must be asset-backed for exposures between \$150K–\$500K
- An upfront caveat may be required for exposures above \$300K
- Prospa will register security over the business assets on the government’s Personal Property Security Registry (PPSR) for amounts greater than \$150k

#### Other conditions:

- Offer may be amended or withdrawn at any time without notice.
- Eligibility and approval are subject to Prospa’s standard credit assessment.
- Not all loan amounts, terms or rates will be available to all applicants.
- Fees, terms and conditions apply.