

## Livin' the tiny dream

Finance your tiny house the easy way.



### Borrow up to \$70k and get your tiny house underway

With a simple online process, it's the easiest way to make your tiny house dream a reality. Interest rates start at 8.95%p.a. and the full amount can be repaid whenever you like, no questions asked.



4.8 Overall Satisfaction Rating



Verified Purchase

**5.0** ★★★★★ Overall Satisfaction Rating

"Being a first time borrower i found my experience with Squirrel to be outstanding. The team very helpful and always willing to answer any queries and help when needed. Over all i would highly recommend Squirrel and will be likely using their services again in the future!"



## How does it work?

Thanks to technology, the process is 100% online.

1. Fill in our online application (you just need your ID and internet banking login details handy).
2. As long as everything stacks up, we'll offer you an interest rate with your loan approval. Once accepted, the loan draws down and the repayments kick in.
3. When the loan is drawn down, we immediately pay the deposit amount to the tiny house manufacturer. Then once the tiny house is complete and it's time to take ownership, we'll pay the remaining amount to the manufacturer.

## Why use Squirrel for your loan?

Quick and easy. The application is done online in minutes and we take care of paying the tiny house manufacturer.

Borrow up to \$70,000 (using your tiny house as security).

Low interest rates. Through the power of peer-to-peer, we're able to offer lower interest rates, starting from 8.95% p.a.

The loan can be paid off any time. There's no penalty for paying it back early.

Flexible terms. Choose to pay the loan off between 2 - 3 years, or 5 - 7 years.

No sneaky fees. The one-off establishment fee of \$500 can be added to the loan balance.

Tip: Use the handy calculator on our website to work out your repayments before you apply. Visit [www.squirrel.co.nz/tiny](http://www.squirrel.co.nz/tiny).

### We're not the right lender for everyone

Being a peer-to-peer lender, the funds we lend are from other Kiwis who have invested their extra cash into our platform. That means we have a responsibility to only lend to those who pass our credit criteria with flying colours.

## How our interest rates stack up

Risk Grade	A	B	C	D	E
2 - 3 years	8.95% p.a.	11.45% p.a.	12.95% p.a.	15.95% p.a.	17.95% p.a.
5 - 7 years	9.95% p.a.	12.45% p.a.	13.95% p.a.	16.95% p.a.	18.95% p.a.

Example: A borrowed amount of \$10,000 over 2 years would result in repayments of \$468 per month at 8.95% p.a. based on our highest A Grade risk grading. This monthly repayment includes a \$500 establishment fee. Affordability and credit criteria apply. Maximum borrowing amount reduces based on risk grade.



To find out more about Squirrel, visit [Squirrel.co.nz/tiny](http://Squirrel.co.nz/tiny)

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