

NZ non-bank lenders · Assessed July 2026 · No firm named

We assessed the public websites of twenty New Zealand non-bank lenders looking at only what any customer or AI assistant can publicly see. Here's the picture across the sector.

20/20**Every lender we assessed came back exposed on at least four of the six things their customers feel first.**

FINDING AREA	WHAT WE FOUND	WHY IT MATTERS
Accessibility 20 of 20	Parts of the site were difficult or impossible for some people to read or use.	Some customers may be unable to complete an enquiry or application.
Customer safety and trust 19 of 20	Basic website and email protections were missing.	Scammers can more easily impersonate the lender or target its customers.
Website speed 19 of 20	Many pages were slow to load in the web browser.	Potential customers may leave before reaching the application.
AI search visibility 17 of 20	Missing from Google's AI answers to borrower questions, giving AI nothing clear to read, or met by a damaging answer.	The lender may be left out when customers use AI to compare finance options.
Web searches 14 of 20	Basic SEO is missing: pages that are unlabelled, identical to one another, or leading nowhere.	Potential customers may not find the lender when searching for finance.
Mobile experience 11 of 20	Pages were not fully adapted for use on a phone.	Customers may get stuck or give up before applying.

We did not log in or probe. Where a measurement did not complete, that firm was counted as passing.

68%

of Google searches now end without anyone clicking through to a website. A decade ago it was under half.

SparkToro / Similarweb clickstream panel, Jan-Apr 2026

13 of 20

lenders were not named when AI was asked ordinary borrower questions.

Dark Arts, Google AI Overview, 10-20 July 2026

Want to know if you're one of the 20?

Reply and we will send your firm's own one-page read. Free, and no access required.

Dark Arts is a software consultancy specialising in rescuing and modernising financial systems.

Compiled with care from public sources; errors and omissions excepted. Observable July 2026.

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