

Motorbike Finance in Australia: What to Know Before You Buy - Natloans

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Motorbike Finance in Australia: What to Know Before You Buy

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

The right motorbike can make every weekend feel like an invitation to get out and ride. Before you commit to a bike, it is worth giving motorbike finance the same attention as the make, model and condition.

Whether you are buying your first motorcycle, upgrading to a larger bike or purchasing used, the loan that suits you will depend on the purchase price, the bike, your circumstances and how you want to manage repayments. Here is what to consider before you sign.

How does motorbike finance work?

Motorbike finance generally lets you borrow an agreed amount to buy a motorcycle and repay it over a set term, with interest and any applicable fees. Depending on the lender and the bike, the loan may be secured against the motorcycle or offered as an unsecured personal loan .

With a secured loan, the motorcycle is used as security. If you do not meet your repayments, the lender may be able to repossess and sell it. An unsecured loan does not use the bike as security, though the interest rate and eligibility criteria may differ.

The amount you can borrow, available loan term and interest rate are subject to lender criteria and your individual circumstances. A broker can help you understand which options may fit before you settle on a bike.

New or used: does it make a difference?

Yes. Lenders may treat a brand-new motorcycle differently from a used one. The bike's age, condition, value and seller can affect the finance options available.

For a new bike, you will usually have a clear purchase price and dealer documentation. For a used bike, a lender may require more information about the motorcycle and may have limits on its age or value at the end of the loan term.

Buying from a private seller can also involve different checks and settlement steps from buying through a dealer. If you are looking at a private sale, tell your broker early so they can identify lenders that may consider it and explain what documents will be needed. Finance approval is never automatic simply because a seller has accepted your offer.

Before buying used, it is sensible to check the bike's condition, ownership and any money owing on it. Your state's registration authority and the national Personal Property Securities Register can help with relevant checks.

What should you compare in a motorbike loan?

The lowest advertised interest rate is only one part of the cost. Look at:

Repayments and total amount payable: Can the regular repayments fit comfortably within your budget, and what will the loan cost over the full term?

Interest rate and fees: Check establishment, monthly, broker and early repayment fees where applicable.

Loan term: A longer term can lower regular repayments but may increase the total interest paid.

Deposit: Putting in some of your own funds may reduce the amount you need to borrow.

Extra repayments: Can you pay more or settle the loan early, and would any fee apply?

Balloon payment: If offered, this leaves a lump sum to pay at the end. Smaller regular repayments do not make that final amount disappear.

Also budget for the cost of owning the bike: registration, insurance, protective gear, servicing and tyres. A repayment that looks manageable on its own may feel different once those expenses are included.

Should you arrange finance before choosing a bike?

You can speak with a broker while you are still comparing motorcycles. An early conversation can help you set a realistic purchase budget and understand which types of bikes and sellers may fit lender requirements. Any indicative figures remain subject to assessment, the details of the bike and formal approval.

Once you find a motorcycle, confirm the final finance terms before making a commitment that depends on the loan being approved. If you are buying privately, allow time for the additional information and checks your lender may require.

How Natloans can help with motorbike finance

At Natloans, we help Australians explore finance for motorcycles alongside our broader range of personal and asset finance. Rather than looking at one advertised offer, we can discuss your budget and intended purchase, assess suitable options from our lender panel and explain the costs and features that matter to you.

We can help with enquiries for new and used bikes, including private sales where an appropriate lender and product are available. The options depend on your circumstances and the motorcycle you choose.

Natloans is based in Melbourne and works with clients across Australia by phone and online. So whether you are buying a bike in Melbourne or elsewhere in the country, you can start with a conversation about what is possible.

The ride starts with a plan

A good motorbike purchase should still feel good after the first repayment. Work out your full riding budget, compare the total cost of suitable loans and understand any conditions before you sign.

Looking at a motorcycle? Contact Natloans or call 1300 955 791 to discuss your motorbike finance options.

This article contains general information only and does not take into account your objectives, financial situation or needs. Finance is subject to approval, lender criteria, terms and conditions. Fees and charges may apply.

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