

Private Lending Australia | Fast Non-Bank Loans

Canonical: <https://www.natloans.com.au/business-loans/private-lending/>

Details:

Car Loans Personal Car Loans › Business Car Loans › Chattel Mortgage › Electric Vehicle Loans › Low Doc Car Loans › Finance Lease › Bad Credit Car Loans › Car Loan Refinancing › Sale & Leaseback Finance › Novated Car Lease ›

Home Loans Buy a new home › Refinance my home loan › Buy an investment property › First home buyers › Low Doc home loans › Construction loans › Apply for a home loan now ›

Personal Loans Low rate personal loans › Debt consolidation › Home renovation loans › Bike loans › Boat loans › Caravan loans › Jet ski loans › Green Loans › Medical, Cosmetic & Dental Loans ›

Business Loans Low doc business loans › Truck finance › Business overdrafts › Commercial property loans › Private lending › Equipment Finance › Working Capital Finance › SMSF Commercial Property loans ›

Helpful Resources Loan Calculators › Get My FREE Property Report › Get My Credit File › Send My Bank Statements › Blog › Personal Loan calculator

1300 955 791 Free Consultation Click here

Private Lending

A Flexible Solution for Unique Lending Needs Apply Now Book a Free Consultation

Private Lending

When traditional lenders are unable to meet specific borrowing needs, private lending, or private mortgage loans offer a tailored alternative. These loans provide fast and flexible financing, making them ideal for borrowers with unique circumstances or urgent financial requirements.

Below, we'll explain what private mortgage loans are, how they work, their uses, considerations for borrowers, and the benefits they offer.

Step 1

Pre Qualify

Answer a few quick questions

Pre-Qualify

Step 2

We Compare and You Select

Book a free consultation to review your options

Book Now

Step 3

Get Approved

Approval means you're good to go Get Approved

What Is Private Lending?

Private lending, or private mortgage loans are a type of lending provided by private individuals, companies, or non-bank financial institutions rather than traditional banks. These loans are secured against real estate and are often used by borrowers who may not meet the strict lending criteria of conventional lenders due to factors like poor credit, unconventional income, or a need for urgent financing.

Private mortgage loans typically involve higher interest rates and fees to account for the lender's risk but offer unparalleled flexibility and faster approvals compared to traditional mortgages.

This type of loan is only for business purposes, is only available for corporate borrowers, and only properties other than borrower's owner-occupied home are generally acceptable as security.

What Can You Use Private Lending For?

Private mortgage loans are highly versatile and can be used for a range of purposes, including:

Property Purchase

For individuals or businesses unable to secure financing from traditional lenders.

Bridge Financing

Cover gaps between buying and selling properties or during property development.

Debt Consolidation

Consolidate multiple debts into a single loan secured by property.

Renovations or Developments

Fund major renovations or property development projects.

Business Funding

Provide capital for business growth or cash flow management.

Emergency Financing

Access funds quickly for urgent financial needs.

How Does Private Lending Work?

Private mortgage loans operate similarly to traditional mortgages but are less constrained by strict lending policies.

Here's how they generally work:

1. Application

Borrowers apply for a loan, providing details about the property, financial situation, and purpose of the loan.

2. Assessment

The private lender evaluates the property's value (usually through an independent valuation) and the borrower's repayment capacity.

3. Loan Terms

The lender offers terms, including the loan amount, interest rate, repayment schedule, and fees.

4. Security

The loan is secured against the property, giving the lender recourse to the property in case of default.

5. Repayment

Borrowers make repayments as per the agreed terms, with options for interest-only or principal-and-interest payments.

Benefits of Private Lending

Despite the higher costs, private mortgage loans offer several significant advantages:

Flexible Eligibility Criteria

Private lenders assess applications on a case-by-case basis, making these loans accessible for borrowers with poor credit or non-traditional income.

Fast Approvals

Loan approvals are often faster than traditional lenders, making them ideal for urgent financing needs. Once all required information has been provided and reviewed, loans can often be approved and settled within 5-10 business days.

Tailored Terms

Loan structures can be customized to suit individual borrower needs, offering options like interest-only payments.

Property-Backed Security

Borrowers can access large loan amounts by using their property as collateral.

Short-Term Solution

Ideal for bridging gaps or managing immediate financial needs until longer-term financing is secured.

Key Considerations When Using Private Lending

Before committing to a private mortgage loan, it's important to consider the following:

Loan Terms: These loans are usually short-term, so have a clear repayment or refinancing strategy in place.

Fees and Costs: Be aware of associated costs like valuation fees, legal fees, and lender's fees.

Higher Interest Rates: Private mortgage loans typically carry higher interest rates than traditional loans. Ensure the cost aligns with your financial plan.

Risk of Default: Understand the implications of default, as the property used as collateral can be repossessed.

Lender Credibility: Work with reputable private lenders to avoid unfavourable terms or hidden costs.

Want to Know More About Private Lending?

Private lending, or private mortgage loans, are a lifeline for borrowers who face challenges with traditional lending but still need fast, flexible financing. Whether for property purchase, bridging finance, or urgent cash flow needs, these loans provide solutions tailored to unique circumstances.

At Natloans, we specialise in connecting borrowers with reliable private mortgage lenders who offer transparent terms and expert advice. If you're considering a private mortgage loan, contact us today to explore options that suit your needs.

Need fast, flexible financing? Contact Natloans today to explore private mortgage loan options tailored to your needs.

Frequently Asked Questions

Who can benefit from a private mortgage loan? Borrowers with poor credit, unconventional income, or urgent financing needs often benefit from private mortgage loans. Are private mortgage loans regulated? Private mortgage lenders are subject to regulatory requirements, but it's important to work with licensed and reputable lenders to ensure transparency. How much can I borrow with a private mortgage loan? The loan amount typically depends on the property's value and the lender's loan-to-value ratio (LVR), which is often between 60% and 80%. How much can I borrow with a private mortgage loan? Most private mortgage loans are short-term, with terms ranging from 6 months to 3 years. Can I use a private mortgage loan for business purposes? Yes, private mortgage loans can be used for business funding, including working capital, debt consolidation, or property acquisition. How quickly can I access funds? Private mortgage loans are known for their fast approval process, with funds often accessible within days.

Lenders Panel

We provide flexible solutions and competitive rates by partnering with a diverse range of banks and non-bank lenders. Our Business Lenders

What our valued customers say about us

Trusted by thousands of Australians for exceptional results and personalised service.

EXCELLENT Based on 925 reviews Posted on Google Hayley Patterson 8 October 2026 Trustindex verifies that the original source of the review is Google. Lizzy was helpful and made the process streamlined and easy to follow. The turnaround from first contact to payout of financing was very quick and Lizzy constantly kept me in the loop and was quick to respond and answer question for me. Thanks Lizzy Posted on Google Laura Ferlazzo 6 October 2026 Trustindex verifies that the original source of the review is Google. Declan was fantastic, he is knowledgeable, responsive and efficient. He made the whole process very straight forward, I would definitely recommend Natloans. Posted on Google Yoganand Ramphul 1 October 2026 Trustindex verifies that the original source of the review is Google. Amazing Broker ,Very helpful this is my fifth Loan from Natloan ,always gives you good advice and right products for your needs. Posted on Google Kimberlyn Wise 30 September 2026 Trustindex verifies that the original source of the review is Google. Lizzy Lawrence did a great job getting us a low interest loan for our car. She had great communication and any queries thrown at her were answered promptly. Thanks for helping us out! Posted on Google Erika Ruppung 29 September 2026 Trustindex verifies that the original source of the review is Google. We've used NatLoans for our loan applications for over five years, and they've always been professional, helpful and easy to work with. They take the time to listen, understand what we need and find a loan that fits our circumstances. We've had a great experience with them and would happily recommend them. Posted on Google Scott Quilliam 23 September 2026 Trustindex verifies that the original source of the review is Google. I have high praise for Michelle. Warm, professional, and great attention to detail. Super easy process and well communicated throughout. Thanks Michelle, you're a great broker!! Posted on Google Shining Bee Cleaners 11 September 2026 Trustindex verifies that the original source of the review is Google. Jonathan Dhondee is the best ! Thank you to you and Nat loans. i'm looking forward to drive my merc this weekend! Great Communication , Excellent service & rapid delivery! Jonathan Dhondee & Nat Loans highly recommend! Posted on Google Junior Crichton 11 September 2026 Trustindex verifies that the original source of the review is Google. Dealt with Jonathan and communication was very thorough and helped

me every step of the way. Prompt respond and attention to detail explaining every bit for me. Very easy to deal with and will definitely reach out to Jonathan again in the future when needed also will recommend to my friends and families. We need more people like Jonathan making everything as smooth as possible for me! Thank you for your help and you deserve a pay rise my bro. Posted on Google janice kerr 11 September 2026 Trustindex verifies that the original source of the review is Google. My dealings with broker Michelle Douthie was absolutely wonderful. She was very patient and more than helpful. Would highly recommend her Posted on Google Saief Subakat Chowdhury 6 September 2026 Trustindex verifies that the original source of the review is Google. On 21st August at 10:11am I requested for a quote then just after 20 min I got a call from Michelle and she's amazing. From start to finish Michelle guided me and clarified everything and give me the best deal from Alex Bank. I also had few other quotes from other car finance companies but her deal is the best. On 25th August the dealer received the fund. Thanks Michelle for the excellent job ■ Verified by Trustindex Trustindex verified badge is the Universal Symbol of Trust. Only the greatest companies can get the verified badge who has a review score above 4.5, based on customer reviews over the past 12 months. Read more <https://www.natloans.com.au>

Want a tailored finance solution?

Contact Us Car Loans

Personal Car Loans

Business Car Loans

Chattel Mortgage

Electric Vehicle Loans

Low Doc Car Loans

Finance Lease

Bad Credit Car Loans

Car Loan Refinancing

Sale & Leaseback Finance

Novated Car Lease

Personal Loans

Low Rate Personal Loans

Debt Consolidation

Home Renovation Loans

Bike Loans

Boat Loans

Caravan Loans

Jet Ski Loans

Green Loans

Medical, Cosmetic & Dental Loans

Home Loans

[Buy A New Home](#)
[Refinance My Home Loan](#)
[Buy an Investment Property](#)
[First Home Buyers](#)
[Low Doc Home Loans](#)
[Construction Loans](#)
[Apply For a Home Loan Now](#)
[Business Loans](#)
[Low Doc Business Loans](#)
[Truck Finance](#)
[Equipment Finance](#)
[Business Overdraft](#)
[Commercial Property Finance](#)
[Private Lending](#)
[SMSF Commercial Loans](#)
[Working Capital Finance](#)
[Mortgage Brokers](#)
[Melbourne Mortgage Brokers](#)
[Sydney Mortgage Brokers](#)
[Brisbane Mortgage Brokers](#)
[Adelaide Mortgage Brokers](#)
[Darwin Mortgage Brokers](#)
[Perth Mortgage Brokers](#)
[Hobart Mortgage Brokers](#)
[Finance Brokers](#)
[Melbourne Finance Brokers](#)
[Sydney Finance Brokers](#)
[Brisbane Finance Brokers](#)
[Adelaide Finance Brokers](#)
[Perth Finance Brokers](#)
[Darwin Finance Brokers](#)
[Hobart Finance Brokers](#)
[About Us](#)

[About Us](#)

[Compliments and Concerns](#)

[Privacy Policy](#)

[Blog](#)

[#### Want a tailored finance solution?](#)

[Contact Us](#)

[Call Us](#)

1300 955 791

[Email Us](#)

info@natloans.com.au

[Text Us](#)

0419 348 152

[Visit Us](#)

7/296 Bay Rd Cheltenham VIC 3192

Copyright © 2026 Natloans. All rights reserved.

Natloans is part of the Natloans group of companies, proudly owned by Natloans Holdings Pty Ltd. All services delivered under the Natloans brand are provided by licensed entities within our group — and we'll always confirm the relevant entity in your documentation for complete transparency.