

Chattel Mortgage Calculator Australia | Natloans

Canonical: <https://www.natloans.com.au/calculators-tools-loan-calculator/chattel-mortgage-calculator/>

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Chattel Mortgage Calculator

See your estimated repayments per week/fortnight/month.

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Rates from 6.99% p.a. Comparison Rate 7.63% p.a.

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Equipment Finance

About our Chattel Mortgage Calculator

How do use the Chattel Mortgage Calculator?

Enter the vehicle price, loan term, and interest rate.

Adjust your deposit amount and credit score for a personalised estimate.

Review your results to understand your monthly repayments and total loan cost.

What affects Chattel Mortgage Repayments?

Loan Amount & Interest Rate – Higher amounts and rates increase your repayments.

Whether there is a balloon payment at the end of the loan term which defers a significant portion of the principal to the end of the loan term

Deposit Size – A larger deposit reduces the loan amount and may unlock better rates.

Whether payments are structured in advance or in arrears

Credit Score – A higher credit score can help you secure lower interest rates.

Whether our a Property Owner

Age of the Asset

Length of ABN and whether you are GST registered

Loan Term – Longer terms reduce monthly repayments but may increase total interest paid.

Lender – Different lenders fees and charges

How accurate is the Chattel Mortgage calculator?

The calculator is not 100% accurate as lenders fees and charges vary and need to be factored into the calculator. For accurate, to the dollar repayments, please speak to your dedicated Natloans Finance Consultant. This Chattel Mortgage Calculator is an estimate.

What happens to the balloon payment when calculating Chattel Mortgage repayments?

The balloon payment is not included in the loan repayments and is an amount of the principal loan which is deferred as the final payment. At the end of the Chattel Mortgage, you can then decide to pay the balloon in full, sell the asset or refinance the balloon into a new loan

Can I calculate total interest paid on this chattel mortgage calculator if I make extra payments?

Not accurately. Calculating extra payments varies as the lender determines what termination fees and interest you will pay. Speak to your dedicated Natloans Finance Consultant to discuss whether a Chattel Mortgage Contracts best needs your requirements. Chattel Mortgage is not a suitable product if paying out the loan early is your main objective.

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