

Home Loan Offset Calculator Australia | Natloans

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

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

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](#) [Click here](#)

Home Loan Offset Calculator

See your estimated repayments per week/fortnight/month.

Ready For The Next Step?

Compare Home Loans.

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

Instantly check your eligibility with over 50 lenders online.

Apply for a Home Loan

Helpful Resources

Refinance My Home Loan

Buy an Investment Property

Property Reports

Get My Credit File

About our Home Loan Offset Calculator

How to Use the Home Loan Offset Calculator

Enter your loan amount, interest rate, and loan term.

Input your offset account balance.

See how much interest you could save and how much sooner you could be mortgage-free.

How Does an Offset Account Work?

An offset account is a transaction account linked to your home loan. Instead of earning interest, the money in this account reduces the balance on which interest is calculated.

For example:

Loan Balance – \$400,000

Offset Account Balance – \$50,000

Interest is charged on – \$350,000 instead of \$400,000

Benefits of an Offset Account

Save on Interest – Reduce your mortgage interest without making extra repayments.

Pay Off Your Home Loan Faster – A lower interest bill means more of your repayment goes to the principal.

Flexible Access to Funds – Unlike extra repayments, money in an offset account is still available when you need it.

<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.