

Personal Loan Calculator | Repayments — Natloans

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

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Personal Loan Calculator

See your estimated repayments per week/fortnight/month.

Ready For The Next Step?

Compare Personal Loans.

Rates from 5.95% p.a. Comparison Rate 6.73% p.a.

[Get a Quote Now](#)

Helpful Resources

Low Rate Personal Loans

Debt Consolidation

Home Renovation Loans

Caravan Loans

Frequently Asked Questions

How to Use the Personal Loan Calculator

Enter the loan amount, term, and estimated interest rate.

Adjust your credit score to see how it affects your repayments.

Review your results to compare different borrowing scenarios.

What Affects Your Personal Loan Repayments?

Loan Amount & Interest Rate – Larger loans and higher rates increase repayments.

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

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

Loan Type – Fixed or variable-rate loans impact how repayments are structured.

Lender Fees – Some lenders charge additional fees, which can affect your total cost.

How to Lower Your Personal Loan Payments

Improve Your Credit Score – Better scores mean lower interest rates.

Compare Lenders – Shop around to find the most competitive loan options.

Choose a Longer Term – Spread repayments over more time to reduce monthly costs.

Refinance Your Loan – Switch to a lower-rate loan to save money.

What is the difference between the advertised Personal Loan Rate and what I actually receive?

The actual or 'advertised' rate is the best rate available from our lender panel. However, to qualify, this is based on a number of factors.

The factors which may affect your eligibility for the lowest rate include –

Your credit score.

Whether you have security on your loan. In the case of most personal loans, this will not be the case.

The amount that you are looking to borrow. Sometimes rates will be higher for smaller loans.

You may also notice differences between the Comparison Rate and the advertised Interest Rate. The causes of these differences are as follows –

The initial rate is the raw interest rate as offered by the bank

The comparison rate factors in other costs like application fees, establishment fees, ongoing account-keeping fees, and discharge fees.

How do you understand the results from the Personal Loan Calculator?

You can use the results from the Personal Loan Calculator to work out how different loan amounts will affect your budget.

What happens if I shorten the loan term of my Personal Loan?

You will pay less interest over the term of the loan but your repayments will be higher. This gives you a good estimate, but it is important to speak to Natloans to determine whether you are eligible to a shorter term.

How quickly can I get approved?

Longer, as you can always make additional payments and get ahead of your loan repayments and finish the loan early. This way it will:

Show a good payment history which means next time you apply for a loan you will have a higher credit score and qualify for better interest rates.

Gives you more flexibility and a buffer to live life too. Life can be unpredictable and extra bills can pop up. If you commit to higher repayments with at a 3 year loan term for example versus a 5 year loan term, you may expose yourself to the risk of missing a loan payment this could be detrimental to your credit file. This could of all been avoided if you kept your repayments within your budget. The Natloans team can assist you in making these decisions.

<https://www.natloans.com.au>

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Equipment Finance

Business Overdraft

Commercial Property Finance

Private Lending

SMSF Commercial Loans

Working Capital Finance

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