

Car Finance Options Explained: Personal, Business & Refinancing Solutions - Natloans

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Car Finance Options Explained: Personal, Business & Refinancing Solutions

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

Buying a new car – whether for yourself, your family, or your business – is an exciting step. But choosing the right finance option can sometimes feel more complicated than choosing the car itself. At Natloans, we specialise in matching drivers and business owners with loan structures that make sense for their needs and budgets.

Below, we break down the different types of car finance available, along with their key features and potential benefits.

Personal Car Loans: Options for Every Driver

No two drivers are alike – and neither are their financing needs. That's why personal car loans come in a variety of forms. Here are the most common options:

Secured Car Loans – These loans use the vehicle as collateral, which usually means a lower interest rate. They can be used for both new and quality used cars.

Unsecured Car Loans – Suitable if you're purchasing an older vehicle or prefer not to use the car as security.

Fixed Rate Loans – Your repayments stay the same over the life of the loan, giving certainty for budgeting.

Variable Rate Loans – These may fluctuate with the market, offering flexibility and potential savings if rates fall.

Whether you're purchasing your very first car, upgrading to something more comfortable, or replacing your daily driver, understanding these options can help you make an informed choice.

Business Car Loans: Keeping Your Business Moving

Vehicles are often essential for business operations, from a single work ute to a full company fleet. The right loan structure can make a big difference to cash flow and tax outcomes. Some of the main business car finance options include:

Secured Business Loans – Lower rates with your vehicle as collateral.

Chattel Mortgages – You own the vehicle from day one, with potential GST and tax benefits for businesses that are registered for GST.

Commercial Hire Purchase – Lets you spread the cost of the vehicle while keeping repayments manageable.

Novated Leases – An arrangement between employer, employee, and lender that allows employees to lease a vehicle via salary packaging.

Low-Doc Business Loans – Designed for sole traders, startups, and growing businesses that need quick approvals with no financials required.

When considering business vehicle finance, it's important to weigh factors like ownership, cash flow, tax deductions, and long-term business goals.

Refinancing: It's Not Just About a New Car

If you already have a car loan, refinancing could be worth exploring. Refinancing involves replacing your existing loan with a new one that better suits your circumstances. The benefits may include:

Access to lower interest rates.

Reduced monthly repayments.

Adjusting your loan term to match your current budget or financial goals.

It's often worth reviewing your finance arrangements, especially if your financial situation has changed or if interest rates in the market are more competitive than when you first borrowed.

The Bottom Line

Car finance doesn't have to be complicated. By understanding the different loan types available – whether personal, business, or refinancing – you can make confident decisions that align with your budget and goals.

At Natloans, we work with a wide range of lenders and tailor solutions to individual needs. Our team can help you compare options, explain the fine print, and secure finance that supports your next move – on the road or in business.

???? To speak with a finance specialist, call 1300 955 791 or visit our website to learn more.

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0419 348 152

Visit Us

7/296 Bay Rd Cheltenham VIC 3192

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