

Personal Car Loans Australia | From 6.49% p.a.

Canonical: <https://www.natloans.com.au/car-loans/personal-car-loans/>

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Personal Car Loans

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

[Get Best Rate](#) [Calculate My Repayments](#)

Why Choose Natloans?

Whether you're after the latest model or a pre-loved gem, Natloans can help you access the finance you need with options designed for every type of driver. With our broad lender network, you can feel confident that you're getting the right loan for your situation.

Ready to find the perfect car loan? Talk to our team today and drive away with confidence!

Flexibility: Our loans can be tailored for both new and used cars, with options to suit your repayment preferences.

Convenience: Our expert team handles the comparison process, saving you time and effort.

Supportive Service: We guide you through the application process step-by-step, ensuring a smooth and stress-free experience.

Personal Car Loan Options to Suit Every Driver

At Natloans, we believe that no two drivers are the same and neither are their financing needs. That's why we offer a variety of personal car loan options to suit all types of customers, from first-time car buyers to seasoned drivers upgrading their vehicles.

Step 1

Pre Qualify

Answer a few quick questions

Pre-Qualify

Step 2

We Compare and You Select

Review your loan options side by side Compare

Step 3

Get Approved

Approval means you're good to go Get Approved

A Wide Range of Lenders to Choose From

One of the greatest benefits of choosing Natloans is access to an extensive network of reputable lenders.

This broad range allows us to:

Compare and Secure Competitive Rates: We do the legwork for you, finding the best rates and terms that align with your budget and goals.

Cater to Diverse Customer Needs: Whether you're self-employed, have a less-than-perfect credit history, or need flexible repayment terms, we can find a loan solution to match your unique circumstances.

Offer Tailored Solutions: From low-interest secured loans to no-deposit options, we can help you find a loan that fits your financial situation and lifestyle.

We Compare Their Rates for You

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

Commercial

Consumer

Loan Types Offered for Personal Car Loans

At Natloans, we offer a variety of personal car loan options to cater to the diverse needs of our customers. Each loan type is designed to provide flexibility and affordability, ensuring you can find a solution that works for you.

Here are the key loan types available:

Secured Car Loans

How It Works:

The vehicle you purchase acts as collateral for the loan, reducing the lender's risk.

Key Benefits:

Lower interest rates compared to unsecured loans.

Higher borrowing limits for eligible customers.

Ideal for both new and used cars, provided the vehicle meets certain age and condition criteria.

Unsecured Car Loans

How It Works:

No collateral is required, making this option suitable for borrowers who prefer flexibility or are purchasing older vehicles.

Key Benefits:

No restriction on vehicle type, age, or purpose.

Flexible usage beyond the car purchase (e.g., covering registration or insurance).

Available even if the car doesn't meet secured loan requirements.

Fixed Rate Car Loans

How It Works:

The interest rate remains constant throughout the loan term.

Key Benefits:

Predictable monthly repayments.

Protection against market interest rate increases.

Easy budgeting for the duration of the loan.

Variable Rate Car Loans

How It Works:

The interest rate fluctuates based on market conditions.

Key Benefits:

Potential to benefit from rate decreases.

Flexible repayment options, including the ability to make extra repayments without penalty.

Suitable for borrowers comfortable with potential rate changes.

Balloon Payment Loans

How It Works:

A portion of the loan amount is deferred to the end of the term, reducing monthly repayments.

Key Benefits:

Lower initial repayments, freeing up cash flow.

Option to refinance or pay off the balloon amount at the end of the loan.

Ideal for those seeking affordability in the short term.

Low-Doc Car Loans

How It Works:

Designed for self-employed individuals or small business owners with limited documentation.

Key Benefits:

Easier approval process with minimal paperwork.

Accessible even if traditional financial statements are unavailable.

Suitable for individuals with irregular income streams.

No-Deposit Car Loans

How It Works:

Allows you to finance the entire purchase price of the car without an upfront deposit.

Key Benefits:

No need for large savings upfront.

Accessible for those looking to buy a car quickly without a lump-sum payment.

Helps manage cash flow effectively.

What Are My Repayments?

Calculate your repayments with our Car Loan Calculator

Ready For The Next Step?

Compare Our Personal Car Loans.

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

Get a Quick Quote

New vs Used Car Purchases: Pros and Cons

When considering a personal car loan, one key decision is whether to purchase a new or used car. Each option offers unique benefits and drawbacks, and understanding these can help you make an informed choice that suits your budget and lifestyle.

Benefits of Buying a New Car

Latest Features: New cars come equipped with the latest technology, safety features, and fuel-efficient engines, offering a premium driving experience.

Warranty Coverage: Most new cars include comprehensive warranties, which can reduce maintenance costs in the initial years of ownership.

Customisation Options: Buyers can often choose specifications, colours, and features tailored to their preferences.

Reliability: With zero wear and tear, new cars are less likely to need repairs in the short term.

Drawbacks of Buying a New Car

Higher Cost: New cars have a higher purchase price, which can result in larger loan amounts and monthly repayments.

Depreciation: New cars lose value quickly, with significant depreciation occurring within the first few years.

Insurance Premiums: The cost of insuring a new car is typically higher compared to a used vehicle.

Benefits of Buying a Used Car

Affordability: Used cars are generally more budget-friendly, often allowing buyers to access higher-quality models at lower prices.

Slower Depreciation: Used vehicles depreciate at a slower rate, which helps maintain their resale value.

Lower Insurance Costs: Insurance premiums for used cars are often cheaper, reducing ongoing expenses.

Wider Selection: The used car market offers a vast array of models, including discontinued ones, giving buyers more choices.

Drawbacks of Buying a Used Car

Potential Maintenance Costs: Used cars may require more frequent repairs or servicing, particularly if they're older or have higher mileage.

Limited Warranty: Unless purchased from a dealer offering certified pre-owned programs, used cars may have little or no warranty coverage.

Uncertainty in History: Without a comprehensive vehicle history report, there's a risk of purchasing a car with hidden issues or a problematic past.

Outdated Features: Older models may lack modern technology and advanced safety features found in new cars.

Frequently Asked Questions

What is a personal car loan? A personal car loan is a financing option that allows you to borrow money to purchase a new or used vehicle. The loan can be secured against the car (secured loan) or not tied to any collateral (unsecured loan). **What types of cars can I finance with a personal car loan?** You can finance both new and used vehicles with a personal car loan. The eligibility may vary depending on the car's age, condition, and the type of loan you choose. **Speak to our team to explore options for your specific vehicle. What's the difference between secured and unsecured car loans?**

Secured loans: Use the car as collateral, generally offering lower interest rates.

Unsecured loans: Do not require collateral but may have higher interest rates. They are suitable for older vehicles or other purposes related to the car purchase.

Can I get a car loan if I have bad credit? Yes, Natloans works with a wide range of lenders, including those offering loans to customers with bad credit. While the interest rates might be higher, we'll help you find the most competitive option for your circumstances. What is a balloon payment? A balloon payment is a lump sum due at the end of the loan term. It allows you to lower your monthly repayments during the loan but requires a larger final payment. This can be refinanced or paid in full when the loan ends. How much can I borrow with a personal car loan? The amount you can borrow depends on your income, credit history, and the type of loan. Speak to our team to determine your borrowing capacity. Can I make extra repayments on my car loan?

This depends on the type of loan you choose:

Fixed-rate loans: May have restrictions or fees for extra repayments.

Variable-rate loans: Typically allow additional payments without penalties.

How long is the term for a personal car loan? Car loan terms usually range from 1 to 7 years. Choosing a longer term reduces monthly repayments but may increase the total interest paid. What documentation do I need to apply?

While requirements vary by lender, you'll generally need:

Proof of identity (e.g., driver's license or passport)

Proof of income (e.g., payslips or bank statements)

Details about the vehicle (if already chosen)

If you're self-employed, low-doc loans may be available with minimal documentation.

Can I get a car loan without a deposit? Yes, Natloans offers no-deposit car loan options. These allow you to finance the full cost of the car without needing an upfront payment. How do I apply for a personal car loan with Natloans? Applying is simple! Contact our team, and we'll guide you through the process, from comparing lenders to securing the best loan option for your needs. <https://www.natloans.com.au>

Want a tailored finance solution?

Contact Us Car Loans

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Business Car Loans

Chattel Mortgage

Electric Vehicle Loans

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Bad Credit Car Loans

Car Loan Refinancing

Sale & Leaseback Finance

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