

Don't Wait for the RBA: How Refinancing Now Could Save You Thousands - Natloans

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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 >

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Don't Wait for the RBA: How Refinancing Now Could Save You Thousands

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

With all eyes on the Reserve Bank of Australia (RBA) earlier this week, many borrowers were hoping for a rate cut. But the RBA chose to hold the cash rate steady — a decision that has left many homeowners wondering what their next move should be.

The good news? You don't need to wait for the RBA to act in order to save money on your mortgage.

At Natloans, we're seeing more and more clients take control of their financial future by reviewing their home loan options today. With access to over 50 lenders and a range of exclusive offers, we can help you explore whether refinancing now could put you in a stronger position — regardless of where rates may be headed next.

Why Reviewing Your Loan Matters

Even a small reduction in your interest rate can lead to significant savings over the life of your loan. Yet many borrowers remain on outdated or uncompetitive products simply because they haven't checked in with a broker or reviewed their options in recent years.

A home loan health check is a quick, no-obligation way to assess how your current loan stacks up — and whether switching could be worth it.

Competitive Loan Options Available Right Now

Some of the rates we're currently seeing from lenders include:

Variable rates from 5.39% p.a. (comparison rate 5.40%) – allowing you to benefit if rates do fall in the future.

Fixed rates from 5.14% p.a. (comparison rate 5.98%) – offering repayment certainty and protection from future increases.

Cashback incentives available with select lenders when refinancing.

Tailored loan structuring and support from expert brokers with decades of experience.

Is Now the Right Time to Refinance?

While interest rates are only one piece of the puzzle, there are many reasons to consider refinancing, such as:

Lower monthly repayments

Locking in a better fixed rate for peace of mind

Accessing equity for renovations or other goals

Consolidating other debts into your home loan

Finding a lender who better aligns with your needs

Everyone's situation is different — which is why our brokers take the time to understand your goals and tailor a solution that suits your financial journey.

Take Control of Your Home Loan Today

Rather than waiting on the RBA's next move, take a proactive step towards smarter finance decisions. Our award-winning brokers are ready to help you navigate your options and potentially save thousands.

Call us today on 1300 955 791 .

Disclaimers:

Home loan comparison rates are based on a loan of \$150,000 over 25 years, repaid monthly. For variable loans with interest-only repayments, the comparison rate is based on an initial 5-year interest-only period. For fixed loans with interest-only repayments, the comparison rate assumes the interest-only period is equal to the fixed term. These rates are examples only and may not include all fees or charges. Different terms, loan amounts, or repayment types may result in different comparison rates.

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