

Five Things You Should Know Before Buying a Car - Natloans

Canonical: <https://www.natloans.com.au/five-things-you-should-know-before-buying-a-car/>

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 Click here

Five Things You Should Know Before Buying a Car

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

Buying a car is a big moment — whether it's your first or an upgrade — but it's also a significant financial commitment. From understanding your finance options to knowing how to negotiate, getting informed early will help you save money, time, and stress.

Here are five things you should know before you buy your next vehicle.

1. Why You Should Get Your Finance Approved Before Looking for a Car

Getting your finance pre-approved puts you in the driver's seat — both literally and figuratively. With Natloans, you'll know how much you can borrow and what your repayments will be before you start shopping.

This gives you the advantage to:

Shop smarter with a clear budget

Negotiate more confidently as a “cash buyer”

Secure faster settlement and avoid delays once you've chosen your car

Start your pre-approval now and get ahead of the game.

2. Are You Buying for Business or Personal Use?

Whether your vehicle is for business or personal use affects the type of finance you may need — and what tax benefits could be available.

Business use: You may qualify for chattel mortgages, which can offer GST and depreciation advantages

Personal use: You might benefit more from flexible consumer loans with fixed or variable rates

Knowing the difference helps you save money and avoid issues later. At Natloans, we can help structure the right finance solution for your needs.

3. Differences in Buying from a Dealer or Private Sale

Who you buy from — a dealer or a private seller — can make a big difference.

Licensed dealers offer more security, including statutory warranties and consumer protections. They also make financing easier.

Private sales can result in lower prices, but come with higher risk. You'll need to be more thorough and cautious.

Natloans supports both options and can guide you through either process.

4. Tips on Negotiating to Get the Best Deal

A great deal starts with the right preparation. Here's how to improve your negotiating power:

Research the market value using tools like Redbook or Carsales

Be willing to walk away — it gives you leverage

Ask your finance broker to assist: Natloans can give you inside info on the likely value of the vehicle, arming you with stronger data than most buyers have

With just a few simple tactics, you could save thousands.

5. Why Partnering With Natloans is Your Smart Choice for Car Loans

With over 15 years in the finance industry, Natloans has helped thousands of Australians get behind the wheel with confidence.

Here's why more people trust us:

We compare lenders across our panel to secure your best rate

We offer customised loan solutions for both personal and business needs

We take care of everything — from paperwork to settlement — so you don't have to

We've funded thousands of car loans and bring real expertise to every application

Buying a car should be exciting, not stressful. Let us help you finance it the smart way.

Ready to get started?

Speak with a Natloans expert today:

Call 1300 955 791

Visit www.natloans.com.au

Natloans — Smarter Finance Starts Here.

PrevTwo Smart Ways Debt Consolidation Can Help You Take Control Don't Wait for the RBA: How Refinancing Now Could Save You ThousandsNext

Categories

<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.