

Home Loan Refinancing | Rates from 5.69% p.a.

Canonical: <https://www.natloans.com.au/home-loans/home-loan-refinancing/>

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Home Loan Refinancing

Explore your refinancing options with our award-winning mortgage brokers and a free Home Loan Health Check.

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Is it good to Refinance my Home Loan?

Refinancing your home loan can be a smart move if you're looking to reduce monthly repayments, access better loan features, or consolidate your debts.

However, it's essential to fully understand the refinancing process and consider critical factors before making any decisions.

Here's a comprehensive guide to refinancing and how Natloans can help make the process smoother and more beneficial.

Step 1

Calculate

See your estimated repayments

Calculate

Step 2

We Compare and You Select

Book a free consultation to review your options

Book Now

Step 3

Get Approved

Approval means you're good to go Apply Now

Key Things to Consider When Refinancing your Home Loan

Refinancing your home loan can be a smart way to lower your interest rate, reduce monthly repayments, or unlock equity for renovations, investments or other financial goals. However, before making the switch, it's important to weigh up a few key factors.

Start by comparing your current interest rate with what's available on the market. Even a small reduction could save you thousands over the life of your loan. Look at all loan features—such as offset accounts, redraw facilities and flexible repayment options—to ensure your new loan suits your lifestyle and future.

Don't forget to factor in refinancing costs, including break fees, application fees, and legal or valuation expenses. At Natloans, our expert mortgage brokers can help you crunch the numbers and determine if refinancing will deliver real long-term value.

Evaluate Your Current Loan Terms

Before refinancing, assess your current loan to identify any areas for improvement. Look at factors such as interest rate, fees, loan term, and repayment flexibility. Consider whether a new loan could offer better features or a lower rate, helping you save on repayments.

Understand Refinancing Costs

Refinancing isn't always cost-free. Consider potential costs, including application fees for the new loan, exit fees from your existing lender, and any mortgage insurance requirements. Calculating these costs will help determine if refinancing will actually save you money.

Compare Interest Rates and Ongoing Fees

Interest rates play a significant role in the affordability of your loan. Look beyond the advertised rates and pay attention to comparison rates, which reflect the total cost, including fees. This provides a clearer picture of which loan will offer better long-term value.

Consider Loan Features

Modern home loans come with features like offset accounts, redraw facilities, and flexible repayment options. Think about what matters most to you. An offset account could help reduce interest, while a redraw facility offers flexibility if you need access to extra payments you've made.

Check Your Credit Score

Lenders assess your credit history when you apply to refinance. A healthy credit score can make you eligible for competitive interest rates, so it may be worth checking and, if needed, improving your credit score before applying.

Your Financial Goals and Future Plans

If you're considering refinancing, take stock of your financial goals and future needs. Are you aiming to pay off your loan faster, access equity for renovations, or simply reduce monthly repayments? Clearly defining your objectives can help you choose the right refinancing option.

How to Save Money on Refinance with Natloans

At Natloans, we understand that every homeowner has unique financial needs. With our expertise in home loans and refinancing solutions, we help clients find loan options that best align with their goals.

Here's what we can offer:

Expert Advice Tailored to Your Needs: Our mortgage specialists work closely with you to understand your financial goals and assess your current loan. We'll guide you through each step, from comparing interest rates to understanding loan features, so you can make an informed decision.

Access to Competitive Loan Products: Natloans partners with multiple lenders, giving you access to a wide range of refinancing options. We'll help you find a loan with competitive interest rates and beneficial features, whether you're looking to lower your repayments or add more flexibility to your mortgage.

Transparent and Clear Communication: At Natloans, we believe in keeping our clients well-informed. We provide clear explanations of all fees, costs, and terms associated with refinancing, ensuring there are no surprises along the way.

Focused on Your Long-Term Success: Refinancing isn't just a transaction for us; it's an opportunity to help you achieve your financial goals. Our team is committed to supporting you both now and in the future, helping you optimise your finances with solutions tailored to your life plans.

Access to Competitive Loan Products: Natloans partners with multiple lenders, giving you access to a wide range of refinancing options. We'll help you find a loan with competitive interest rates and beneficial features, whether you're looking to lower your repayments or add more flexibility to your mortgage.

Lenders Panel

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

Home Loan Refinance Calculator

See your estimated fortnightly repayments.

Ready For The Next Step?

Let our expert mortgage brokers compare home loans across our home loan panel of over 50 banks and non-bank lenders. [Apply Now](#)

Want to Know More About Refinancing Your Home Loan?

If you're ready to explore refinancing options or simply want more information, Natloans is here to help. Reach out to our team of experts for personalised advice and start your journey toward a better home loan.

Frequently Asked Questions

What is refinancing, and why should I consider it? Refinancing replaces your current mortgage with a new one, often to get a better interest rate, add flexibility, or access equity. It can help reduce costs or improve the loan's features. What costs are involved in refinancing? Refinancing can include application fees, exit fees from your current lender, and potential mortgage insurance costs. Natloans will help you evaluate these fees to ensure you're making a cost-effective decision. How does refinancing affect my credit score?

Applying for refinancing may lead to a credit inquiry, which can temporarily impact your score. However, consistent payments on a new, more affordable loan could improve your score over time.

What our valued customers say about us

Trusted by thousands of Australians for exceptional results and personalised service.

EXCELLENT Based on 925 reviews Posted on Google Hayley Patterson 8 October 2026 Trustindex verifies that the original source of the review is Google. Lizzy was helpful and made the process streamlined and easy to follow. The turnaround from first contact to payout of financing was very quick and Lizzy constantly kept me in the loop and was quick to respond and answer question for me. Thanks Lizzy Posted on Google Laura Ferlazzo 6 October 2026 Trustindex verifies that the original source of the review is Google. Declan was fantastic, he is knowledgeable, responsive and efficient. He made the whole process very straight forward, I would definitely recommend Natloans. Posted on Google Yoganand Ramphul 1 October 2026 Trustindex verifies that the original source of the review is Google. Amazing Broker ,Very helpful this is my fifth Loan from Natloan ,always gives you good advice and right products for your needs. Posted on Google Kimberlyn Wise 30 September 2026 Trustindex verifies that the original source of the review is Google. Lizzy Lawrence did a great job getting us a low interest loan for our car. She had great communication and any queries thrown at her were answered promptly. Thanks for helping us out! Posted on Google Erika Ruppung 29 September 2026 Trustindex verifies that the original source of the review is Google. We've used NatLoans for our loan applications for over five years, and they've always been professional, helpful and easy to work with. They take the time to listen, understand what we need and find a loan that fits our circumstances. We've had a great experience with them and would happily recommend them. Posted on Google Scott Quilliam 23 September 2026 Trustindex verifies that the original source of the review is Google. I have high praise for Michelle. Warm, professional, and great attention to detail. Super easy process and well communicated throughout. Thanks Michelle, you're a great broker!! Posted on Google Shining Bee Cleaners 11 September 2026 Trustindex verifies that the original source of the review is Google. Jonathan Dhondee is the best ! Thank you to you and Nat loans. i'm looking forward to drive my merc this weekend! Great Communication , Excellent service & rapid delivery! Jonathan Dhondee & Nat Loans highly recommend! Posted on Google Junior Crichton 11 September 2026 Trustindex verifies that the original source of the review is Google. Dealt with Jonathan and communication was very thorough and helped me every step of the way. Prompt respond and attention to detail explaining every bit for me. Very easy to deal with and will definitely reach out to Jonathan again in the future when needed also will recommend to my friends and families. We need more people like Jonathan making everything as smooth as possible for me! Thank you for your help and you deserve a pay rise my bro. Posted on Google janice kerr 11 September 2026 Trustindex verifies that the original source of the review is Google. My dealings with broker Michelle Douthie was absolutely wonderful. She was very patient and more than helpful. Would highly recommend her Posted on Google Saief Subakat Chowdhury 6 September 2026 Trustindex verifies that the original source of the review is Google. On 21st August at

10:11am I requested for a quote then just after 20 min I got a call from Michelle and she's amazing. From start to finish Michelle guided me and clarified everything and give me the best deal from Alex Bank. I also had few other quotes from other car finance companies but her deal is the best. On 25th August the dealer received the fund. Thanks Michelle for the excellent job ■ Verified by Trustindex Trustindex verified badge is the Universal Symbol of Trust. Only the greatest companies can get the verified badge who has a review score above 4.5, based on customer reviews over the past 12 months. Read more <https://www.natloans.com.au>

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