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Inflation Remains Elevated: Why the RBA Is Unlikely to Cut Rates Soon and What Homeowners Can Do Now

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

Inflation in Australia has ticked higher again, reinforcing expectations that the Reserve Bank of Australia (RBA) is unlikely to reduce interest rates in the near term. For many households, this means mortgage repayment pressure is likely to persist longer than previously hoped.

While borrowers cannot control inflation or RBA policy, there are proactive steps homeowners can take right now to ensure they are not paying more than necessary on their home loan. One of the most effective is having your loan professionally reviewed.

What Rising Inflation Means for Australian Homeowners

When inflation remains elevated, it limits the RBA's ability to cut the cash rate. As a result, the lending environment remains challenging for borrowers. In practical terms, this means:

Banks are keeping interest rates higher for longer

Many lenders have quietly increased fixed interest rates

The so-called "loyalty tax" is growing, with new customers often offered better rates than existing borrowers

If your home loan has not been reviewed in the past 12–18 months, there is a strong chance you may be paying more than you need to.

Why Interest Rate Relief Doesn't Have to Wait for the RBA

Although many borrowers are waiting for rate cuts, relief does not have to come directly from the RBA. Competition between lenders remains strong, and many banks are still willing to negotiate to retain quality customers.

At Natloans, we help homeowners secure better rates, smarter loan structures and long-term savings — even in a higher-rate environment. A professional home loan rate check can uncover opportunities that are often missed when borrowers stay with the same lender year after year.

What a Natloans Home Loan Rate Check Covers

A rate check is about more than just comparing interest rates. Our mortgage brokers take a holistic view of your loan and financial position, including:

Whether you are on the most suitable loan product for your situation

Whether your lender is charging you a "loyalty tax"

Whether your current lender can be negotiated to a sharper rate

Whether refinancing or restructuring could deliver better outcomes

Whether changes could reduce repayments or shorten your loan term

There is no pressure and no obligation — just clear, practical advice from a team with more than 800 five-star Google reviews, including over 100 perfect five-star reviews in 2025 alone.

How Much Could You Save?

Many homeowners we speak with are surprised to learn that:

Their lender has increased rates multiple times

They qualify for significantly better rates with competing lenders

Simple adjustments could save thousands of dollars per year

Small changes could shave years off their home loan

Often, a five-minute conversation is all it takes to determine whether you are staying ahead of rising living costs — or quietly falling behind them.

Get a Free Home Loan Rate Check

Whether your mortgage is with a major bank or a smaller lender, an expert mortgage broker at Natloans can review your loan and show you how much you could potentially save.

■ [Click here to book your free home loan rate check](#)

Alternatively, you can speak directly with our team by calling 1300 955 791 .

Natloans — trusted by thousands of Australians for better home loan advice.

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