

# Leisure Loans and How They Work - Natloans

Canonical: <https://www.natloans.com.au/leisure-loans-and-how-they-work/>

## 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

# Leisure Loans and How They Work

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

## What is a Leisure Loan?

Leisure loans will cover you for the purchase of bikes, boats, jet skis, caravans, and other such assets. They are a category of loan wherein one is granted possession of an asset classified as a leisure item, and is obligated to repay their lender for the item after being granted therewith. This is distinct from a Personal Loan, which will grant one with a particular sum of money for discretionary use, and is also distinct from a Car Loan, as in general, cars are not classified as being leisure vehicles.

### How Do Leisure Loans Work?

As mentioned previously, a leisure loan will generally work along the same lines as a Car Loan, wherein you will be granted possession of the asset itself, and expected to pay your lender back across a number of instalments, to cover for the price.

It must be emphasised that a Leisure Loan is not a Personal Loan, and you should not expect to receive a lump sum for discretionary spending upon a successful settlement of your loan.

### What Are The Typical Rates For Leisure Loans?

As with most loan categories, Leisure Loan rates will vary depending on the asset in question, but, as a general rule of thumb, the typical rates for Leisure Items, as offered by Natloans are as follows:

Bikes – From ~5.50%

Boats – From 5.85%

Jet Skis – From 5.85%

Caravans – From 5.99%

## Interested?

If you're keen to hop on a new jet ski, camp out in a new caravan, ride on a new bike, or captain a new boat; then Natloans is just one call away! Our veteran team of finance brokers has been helping Australians country-wide to get their hands on the Leisure loans of their dreams, so what are you waiting for? Call us today at 1300 955 791 ! See you soon!

PrevNeed Extra Money For Christmas? Here Are Some Ideas? Your Credit Score Counts. Why and HOW To Check It Properly.Next

##### 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](mailto: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.