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Leisure Loans Explained: How to finance your new Caravan, Bike, Boat or Jet Ski with Ease

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

When it comes to embracing an adventurous lifestyle, few things offer as much freedom as owning your own boat, jet ski, caravan, or motorbike. Whether you're dreaming of weekends on the water or planning the ultimate Aussie road trip, a leisure loan can make it easier to turn those dreams into reality.

But what exactly is a leisure loan, and how do you know if it's the right choice for your situation? In this guide, we break down how leisure loans work, what they cover, and what to consider when choosing between secured and unsecured options.

What is a Leisure Loan?

A leisure loan is a type of personal finance designed to help you purchase recreational vehicles or lifestyle equipment. It's a flexible option that can be used for:

Boats and jet skis

Caravans, camper trailers, and motorhomes

Motorbikes and ATVs (all-terrain vehicles)

Horse floats and other non-essential lifestyle vehicles

These loans are available through both banks and non-bank lenders, and can usually be structured as either secured or unsecured — depending on your preferences and what you're purchasing.

Secured vs. Unsecured Leisure Loans

Understanding the difference between secured and unsecured loans is key when choosing a funding option that fits your budget and goals.

Secured Loans

With a secured loan, the vehicle or equipment you're purchasing acts as collateral for the loan. This typically results in:

Lower interest rates

Higher borrowing limits

Longer and more flexible loan terms

Secured loans are ideal when buying new or near-new items, especially from dealerships.

Unsecured Loans

Unsecured loans don't require an asset as security, making them quicker to access and often more suitable for:

Second-hand purchases

Private sales (e.g. via Facebook Marketplace or Gumtree)

Older or smaller-value items

While the interest rates can be slightly higher, they offer more flexibility in terms of usage and repayment.

Private Sale or Dealer? Both Are Possible

While many traditional banks limit leisure finance to dealership purchases, specialist lenders available through Natloans can assist with both private and dealer sales.

So, whether you've found the perfect caravan on a classifieds site or want to buy brand-new from a dealership, you're covered. Our team will also manage the paperwork and ensure the transaction is structured safely — especially important in private sales.

Is a Leisure Loan Right for You?

Leisure loans are ideal if you:

Want to spread out the cost of a big purchase

Prefer not to dip into your savings or redraw from your home loan

Need fast access to funds for a private or time-sensitive sale

Are planning a lifestyle upgrade or family trip

At Natloans, we compare loan options across multiple lenders to find the most suitable product — often saving you money and hassle in the long run.

Final Thoughts: Finance That Moves With You

Whether you're looking to explore the coast, escape to the bush, or simply add a little more freedom to your weekends, leisure loans are a practical and popular way to fund that lifestyle.

At Natloans, we've been helping Australians finance their adventures for over 15 years — with access to over 50 lenders and tailored advice that puts your needs first.

Want to learn more? We're here to help — from pre-approval to purchase.

Call us on 1300 955 791 or [click here](#) to get started now

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