

Melbourne Mortgage Brokers | Compare Home Loans – Natloans

Canonical: <https://www.natloans.com.au/mortgage-broker-melbourne/>

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 ›

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1300 955 791 Free Consultation Click here

Award-Winning Mortgage Broker in Melbourne | Natloans

Compare home loan options with experienced Melbourne mortgage brokers. Buy, refinance, or review your loan with support from Natloans.

Pre-Qualify Book a Free Consultation

Natloans works with Melbourne buyers and homeowners who want to compare home loan options and apply through a broker rather than a single bank.

Whether you're buying, refinancing, or reviewing an existing loan, our role is to help you assess options and move forward.

You'll work alongside an expert mortgage broker from your first discussion through to settlement.

Ready to start? You can pre-qualify online or book a consultation with a Melbourne mortgage broker.

Why Use a Mortgage Broker in Melbourne

Lender policies, valuations, and timeframes can vary depending on property type and location.

In Melbourne, these differences often affect which loans are available and how quickly an application progresses.

Working with a mortgage broker allows you to compare options from a broad panel of lenders and see how different loan structures stack up before you apply.

Our role is to:

assess borrowing capacity and repayment scenarios

compare loans with different rates, features, and fees

prepare applications to meet lender requirements

stay across the application as it moves through approval

You choose the loan. We handle the comparison and follow-through.

Get in Touch Book a Free Consultation

Natloans Mortgage Brokers in Melbourne & Surrounding Suburbs

At Natloans, we believe great mortgage advice starts with local knowledge. Our award-winning mortgage brokers live and work in the communities they serve, giving them a deep understanding of Melbourne's suburbs and property markets. Whether you're purchasing your first home, refinancing, or investing, we're here to provide expert guidance, tailored solutions, and genuine support throughout your property journey. Find your local broker below and discover how we can help with all your mortgage needs.

| Mortgage Brokers Sandringham | Mortgage Brokers Hampton | Mortgage Brokers Brighton | | --- | --- |
--- | | Mortgage Brokers Bentleigh | Mortgage Brokers Moorabbin | Mortgage Brokers Cheltenham |

What You Can Expect With Natloans

A Melbourne mortgage broker should make the loan process easier to follow, not more complicated.

Here's what you can expect working with Natloans.

Independent Loan Comparisons We compare home loan options across a wide panel of lenders, not just one bank, so you can see how different loans stack up side by side.

Clear, Practical Guidance We explain how each option works, including rates, features, and fees, in plain language so you can make informed decisions.

Support From Start to Settlement We stay involved throughout your application, follow up with lenders, and keep you updated as things progress.

A Broker Who Knows Your Situation You deal with one broker who understands your circumstances and remains your point of contact throughout the process.

Help Beyond Approval After settlement, you can return to us if your circumstances change or you want to review your loan in future.

Brokers And Banks Work Differently

Both banks and mortgage brokers can help you apply for a home loan.

The difference is how much choice and guidance you receive along the way.

Working With a Bank

Loan Options You're shown that bank's home loans only.

Who They Represent The advice is focused on that bank's products and policies.

Comparisons You need to research and compare other banks yourself.

Application Support The bank manages its own application process.

Ongoing Help Support usually ends once the loan is settled.

Working With a Mortgage Broker

Loan Options You can compare loans from multiple lenders in one place.

Who They Represent The broker's role is to help you find a loan that suits your situation.

Comparisons Different lenders are compared side by side, with the differences explained.

Application Support Your broker prepares the application, follows up, and keeps you updated.

Ongoing Help You can return to your broker if you want to review or change your loan later.

Both options can work. A broker simply gives you more visibility across the market before you decide.

Apply In Three Steps

With Natloans, applying for a home loan is straightforward.

You can start by checking where you stand, review home loan options side by side, or move straight to an application when you're ready.

Each step is set up to help you move things along, whether you're early in the process or already have a property in mind. Your broker remains involved as things progress, helping with comparisons, applications, and lender follow-ups along the way.

Choose the step that suits you and take things from there.

Step 1

Pre-Qualify

Answer a few quick questions to confirm what may fit your situation and what you could borrow.

Pre-Qualify

Step 2

We Compare and You Select

Review your loan options side by side, with clear notes on rates, fees, and features.

Compare

Step 3

Get Approved

We submit your application and stay involved as the lender reviews it and moves it toward approval.

Get Approved

Melbourne Mortgage Broker Access

Natloans works with Melbourne clients from our Cheltenham office and offers appointments in person, by phone, or via video. You can choose the option that suits you, whether you prefer to meet locally or work with a broker remotely.

We also assist clients across Australia who prefer to manage their mortgage discussions by phone or video.

Call Us

1300 955 791

Text Us

0419 348 152

Email Us

info@natloans.com.au

Visit Us

7/296 Bay Rd Cheltenham VIC 3192

Loan Types We Can Help With

Whether you're buying, refinancing, or building, our Melbourne mortgage brokers can help you compare home loan options and apply with confidence.

Buy A New Home

Support when purchasing your next property, with guidance on deposits, repayments, and lender requirements.

[Learn More](#)

Home Loan Refinancing

Review your current loan to see whether a different rate, structure, or features may suit you better.

[Learn More](#)

Buy An Investment Property

Loan options for residential investment purchases, including how rental income is assessed by lenders.

[Learn More](#)

First Home Buyers

Extra guidance for first-time buyers, including deposits, lender criteria, and available schemes.

[Learn More](#)

Low Doc Home Loans

Home loan options for self-employed borrowers where standard income documents may not apply.

[Learn More](#)

SMSF Home Loans

Finance structures for property purchases through a self-managed super fund, where suitable.

[Learn More](#)

Construction Loans

Loans designed for building or major renovations, with progress payments during construction.

[Learn More](#)

Apply for a Home Loan

Ready to get started? Begin your application and move toward approval.

[Apply Now](#)

Calculators and Tools

Use these calculators to check numbers, compare scenarios, and plan for upfront costs before you apply or speak with a broker.

Borrowing Power Calculator

Estimate how much you may be able to borrow based on income, expenses, and debts.

[Learn More](#)

Home Loan Repayment

Estimate home loan repayments based on loan amount, term, and interest rate.

[Learn More](#)

Home Offset Calculator

See how money held in an offset account could reduce interest over the life of a loan.

[Learn More](#)

Mortgage Refinance Calculator

Estimate how refinancing could change repayments and loan costs over time.

[Learn More](#)

Loan Comparison Calculator

Estimate home loan repayments based on loan amount, term, and interest rate.

[Learn More](#)

Stamp Duty Calculator

Estimate stamp duty based on property value and buyer details.

[Learn More](#) [View all calculators and tools](#)

Lenders Panel

We work with a broad panel of banks and non-bank lenders, giving you more options to compare when applying for a home loan.

[Our Home Lenders](#)

Melbourne Mortgage Broker Frequently Asked Questions

Do I pay a fee to use a mortgage broker?

In most cases, no. Mortgage brokers are usually paid a commission by the lender once a loan settles. If any fees may apply to your situation, these are explained clearly before you decide how to proceed.

Can a mortgage broker help if I'm self-employed?

Yes. Mortgage brokers regularly assist self-employed borrowers, including business owners and contractors. Different lenders assess income differently, so comparing options can be particularly helpful when standard payslips or PAYG income aren't available.

Is using a broker better than going directly to a bank?

A broker can compare home loans from multiple lenders, while a bank can only offer its own products. Both options can work. A broker simply allows you to review more choices before deciding where to

apply.

How long does the home loan process usually take?

Timeframes vary depending on the lender, your circumstances, and the property involved. Some applications move quickly, while others take longer due to valuations or additional checks. Your broker keeps you updated as the application progresses.

Can you help with pre-approval before I find a property?

Yes. Pre-approval can help you check your borrowing position before you start searching. Your broker explains what the approval covers, any conditions attached, and how long it remains valid.

Do you only work with Melbourne buyers?

Natloans works with borrowers across Australia. You can work with a broker by phone or video or arrange an in-person appointment at our Cheltenham office if you're based in Melbourne.

What documents will I need to apply for a home loan?

Requirements vary by lender, but commonly include identification, income documents, bank statements, and details of existing debts. Your broker explains what's needed for your situation and helps you prepare everything before submission.

Can a broker help if my circumstances are a bit complex?

Yes. Brokers often assist borrowers with multiple incomes, existing loans, or non-standard situations. Comparing lender policies can help identify options that better match your circumstances, rather than relying on a single bank's criteria.

Will using a broker affect my credit score?

Speaking with a broker does not affect your credit score. A formal credit enquiry usually occurs only when you decide to proceed with a loan application, and your broker will explain when and why any checks are required.

What happens after my loan settles?

Support doesn't necessarily stop at settlement. You can return to your broker if your circumstances change or you want to review your loan in the future, including refinancing or restructuring options where appropriate.

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

Who is Natloans?

Our awards highlight Natloan's outstanding work in mortgage and finance broking and customer service, recognised by the industry over many years.

Speak With a Melbourne Mortgage Broker

If you're ready to move forward, you can start with a quick pre-qualification or speak directly with a Melbourne mortgage broker about your situation.

Pre-Qualify Book a Free Consultation <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

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