

Caravan, Campervan, and Motorhome Finance in Australia: Everything You Need to Know - Natloans

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Caravan, Campervan, and Motorhome Finance in Australia: Everything You Need to Know

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

Caravanning and camping remain among the most popular travel options for Australians. As of January 2024, more than 900,000 caravans and campervans are registered across Australia, showing how strong the demand for affordable, regional travel has become. Whether it's a caravan for weekend getaways, a camper trailer for family holidays, or a motorhome for a coast-to-coast adventure, finance can make the dream more accessible.

At Natloans, we specialise in caravan, campervan, and motorhome loans, tailored to suit your lifestyle, budget, and travel goals.

How Caravan, Campervan, and Motorhome Loans Work

A leisure loan is designed to help you purchase recreational vehicles and lifestyle assets such as:

Caravans, camper trailers, and motorhomes

Boats and jet skis

Motorbikes and ATVs

Horse floats and other lifestyle vehicles

We arrange both secured and unsecured loans, depending on the type of purchase, your financial circumstances, and how you'd like your repayments structured.

Secured Loans

Caravan is used as security for the loan

Lower interest rates compared to unsecured loans

Higher borrowing power and longer terms

Great option if you want the lowest possible repayments

Unsecured Loans

No collateral required

Flexible and often faster approval times

Ideal for smaller or older caravan purchases, or private sales

Funds are paid directly to you — making negotiations with sellers easier

Private Sale and Older Caravan Finance

Many lenders won't finance private sales or older caravans , but Natloans partners with lenders who will. That means if you've found your dream caravan on Gumtree, Facebook Marketplace, or another private listing , we can still secure finance for you.

We also manage the paperwork to make private sales safe, simple, and stress-free.

Caravan Loan Rates in Australia

When you're searching for the best caravan loan rates , it helps to know the market. Natloans works with multiple lenders, allowing us to negotiate on your behalf.

Current rates start from:

Caravan Loans from 7.14% p.a. | Comparison Rate 8.98% p.a.

Keep in mind:

A strong credit history and newer asset often means better rates

Older caravans or unsecured loans usually attract higher rates

Pre-approval can give you a clear repayment budget before you start shopping

Caravan Insurance: Protecting Your Adventure

Caravan insurance is essential once you've made your purchase. We can help arrange caravan insurance from trusted Australian providers and even reduce premiums through:

Improving your caravan's security setup

Increasing your voluntary excess

Storing your caravan securely

Maintaining a strong no-claims history

Bundling caravan finance and insurance together can also save time and money.

Do You Need a New Car to Tow Your Caravan?

Your dream caravan might also mean upgrading to a larger vehicle with greater towing capacity. Natloans can also help with low-rate car loans , starting from 6.99% p.a. (comparison rate 7.63% p.a.),

so you can tow your caravan safely and with confidence.

Why Choose Natloans for Caravan Finance?

With over 15 years' experience in lifestyle and leisure finance , Natloans makes the process simple:

Finance available for dealer or private sales

Access to lenders who understand the caravan market

Competitive, tailored loan options

Fast approvals and minimal paperwork

We shop the lenders for you, saving you time and stress

Ready to Hit the Road?

Spring and summer are the perfect time to start planning your next adventure. With Christmas and school holidays just around the corner, demand for caravans will only rise.

Natloans can help you:

Get pre-approval for your caravan loan

Secure the best rates for your circumstances

Handle paperwork for private sales or dealer purchases

Call 1300 955 791 today, or click here to start your application online.

Natloans — Finance That Moves With You.

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[Email Us](#)

info@natloans.com.au

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[0419 348 152](#)

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[7/296 Bay Rd Cheltenham VIC 3192](#)

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