

Motorcycle Loans Australia | Bike Finance — Natloans

Canonical: <https://www.natloans.com.au/personal-loans/bike-loans/>

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 >

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Bike Loans

Rates from 7.59% p.a. Comparison Rate 9.61% p.a.

[Apply Now Calculate Repayments](#)

Everything You Need to Know About Bike Loans

Whether you're buying your first motorbike, upgrading to a new model, or financing a dream ride, a bike loan can make owning a motorbike more accessible. With a range of loan options available, understanding the process and key considerations will help you make an informed decision.

Step 1

Pre Qualify

Answer a few quick questions

Pre-Qualify

Step 2

We Compare and You Select

Review your loan options side by side Compare

Step 3

Get Approved

Approval means you're good to go Get Approved

What to Consider Before Taking Out a Bike Loan

Budget and Affordability

Before applying for a bike loan, determine how much you can afford to borrow. Factor in not just the cost of the motorbike but also additional expenses such as insurance, registration, maintenance, and safety gear.

New vs. Used Motorbikes

Decide whether you want a new or pre-owned motorbike. Some lenders offer different loan terms and interest rates depending on whether you're purchasing a new or used bike.

Loan Type

Secured Loan: Tied to the motorbike as collateral, secured loans typically come with lower interest rates. However, if you fail to meet repayments, the lender may repossess the bike.

Unsecured Loan: Not tied to any asset, these loans offer more flexibility but usually have higher interest rates.

Interest Rates and Loan Terms

Compare lenders to find a competitive interest rate and repayment term that suits your financial situation. A longer loan term means lower monthly repayments but higher overall interest costs.

Loan Features

Look for features like flexible repayment options, no early repayment fees, or redraw facilities that allow you to access extra repayments if needed.

Bike Insurance to protect you and your new bike

Insurance is an important part of the bike purchasing process. It is a legal requirement with most lenders, but also protects you from financial setbacks if something happens unexpectedly. Natloans can provide you with a Comprehensive Insurance Quote when you get your Finance Approved.

How Quickly Can Bike Loans Be Arranged?

Bike loans can often be arranged quickly, especially with the help of a broker. Many lenders offer pre-approval, allowing you to shop with confidence, knowing your financing is ready. Depending on the lender and your documentation, approval can take as little as 24-48 hours. To expedite the process:

Prepare Your Documents: Lenders typically require proof of identity, income (such as payslips or tax returns), and details of your expenses.

Know Your Credit Score: A strong credit score can improve your chances of approval and help secure a lower interest rate.

Work with a Broker: Brokers like Natloans can streamline the process by matching you with lenders suited to your needs and handling the paperwork on your behalf.

With proper preparation and guidance, financing your motorbike can be a smooth and efficient process, letting you hit the road in no time.

At Natloans, we understand the excitement of buying a motorbike and are here to make the loan process seamless. With access to a wide panel of lenders, we can find the right bike loan to match your needs and budget.

What Are My Repayments?

Calculate your repayments with our Bike Loan Calculator

Ready For The Next Step?

Compare Bike Loans.

Rates from 7.59% p.a. Comparison Rate 9.61% p.a.

Get Best Rate

Lenders Panel

We provide flexible solutions and competitive rates by partnering with a diverse range of banks and non-bank lenders. Our Personal Lenders

Frequently Asked Questions

Can I get a bike loan with bad credit? Yes, some lenders specialise in loans for people with less-than-perfect credit. However, you may face higher interest rates. A broker can help you find suitable options. Do I need a deposit for a bike loan? Not always. Some lenders offer 100% financing, but providing a deposit can reduce your loan amount and interest costs. What is the typical loan term for a bike loan?

Loan terms typically range from 1 to 7 years. Shorter terms have higher repayments but lower total interest, while longer terms reduce monthly costs but increase total interest paid.

Can I include insurance and accessories in my loan? Yes, many lenders allow you to include the cost of insurance, registration, and accessories in your loan amount. How much can I borrow for a motorbike? The amount you can borrow depends on factors like your income, credit score, and the lender's criteria. Brokers can help you assess your borrowing capacity. <https://www.natloans.com.au>

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Car Loan Refinancing
Sale & Leaseback Finance
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Debt Consolidation
Home Renovation Loans
Bike Loans
Boat Loans
Caravan Loans
Jet Ski Loans
Green Loans
Medical, Cosmetic & Dental Loans
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Buy A New Home
Refinance My Home Loan
Buy an Investment Property
First Home Buyers
Low Doc Home Loans
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