

Medical, Cosmetic & Dental Loans | Natloans

Canonical: <https://www.natloans.com.au/personal-loans/medical-cosmetic-dental-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 >

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

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](#) [Click here](#)

Medical, Cosmetic & Dental Loans

Smart Finance Options for Your Health, Confidence & Wellbeing.

Rates from 5.95% p.a. Comparison Rate 6.73% p.a.

[Apply Now](#) [Calculate Repayments](#)

At Natloans, we understand that medical and dental procedures — whether essential, elective, or cosmetic — can be life-changing. But they often come with significant costs that aren't fully covered by Medicare or private health insurance.

That's why we flexible Medical, Cosmetic, and Dental Loans designed to help you manage expenses confidently and access the treatment you need, when you need it.

With tailored solutions from a panel of lenders and we have experienced and expert finance brokers for Medical, Cosmetic and Dental Loans — so you can focus on your recovery, not your repayments.

What Can a Medical or Dental Loan Cover?

Our medical and cosmetic surgery loans can be used for a wide range of procedures, including:

Cosmetic & Plastic Surgery

Breast augmentation, liposuction, tummy tuck, rhinoplasty, or facelift

Non-surgical cosmetic enhancements such as injectables or body contouring

Dental Procedures

Orthodontics, dental implants, crowns, veneers, and full smile makeovers

Emergency dental work and restorative treatments

Eye & Vision Surgery

LASIK, cataract surgery, or other corrective vision procedures

Fertility & General Medical Treatments

IVF and fertility programs, weight-loss or bariatric surgery, and minor procedures

Wellness & Recovery

Physiotherapy, rehabilitation, and non-invasive skin or wellness treatments

Whether it's for health, confidence, or quality of life, Natloans can help you spread the cost with flexible and affordable repayments.

Why Choose Natloans for Your Medical or Cosmetic Loan?

Specialist Experience: Over 15 years of experience arranging medical, cosmetic, and dental finance for clients across Australia.

Wide Lender Panel: Access to a large panel of lenders offering competitive rates and flexible terms.

Fast Approvals: Quick application and approval process so you can schedule your treatment sooner.

Personalised Service: We tailor every loan to your goals, lifestyle, and repayment preferences.

Trusted & Award-Winning: Over 800 5-star Google reviews and recognition from the Australian Broking Awards and MFAA Excellence Awards.

With Natloans, you get more than just a loan — you get expert support, transparent advice, and a team that genuinely cares about your outcome.

How It Works

Speak with an Natloans Finance Broker Discuss your goals, timeline, and treatment costs.

Compare Lenders We review our panel to find the most suitable finance option.

Get Approved Fast We'll prepare and lodge your application for a smooth approval process.

Access Your Funds Once approved, funds are often available within 24–48 hours.

Start your treatment journey today — get pre-approved for your medical or cosmetic loan in minutes.

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

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

What is a medical or cosmetic loan?

A medical or cosmetic loan is a personal loan designed to finance healthcare-related expenses such as surgery, dental work, or aesthetic procedures. You borrow a set amount and repay it in regular instalments over a fixed term.

Can I use a Natloans medical loan for any procedure? Your Natloans finance broker can arrange funding for most approved medical, dental, or cosmetic procedures performed by licensed practitioners. How much can I borrow?

Loan amounts typically range from \$5,000 to \$50,000, depending on your income, credit profile, and procedure cost.

How fast can I get approved?

In many cases, approvals can be achieved within 24–48 hours once all required documents are provided.

Do I need to provide medical details to apply? You don't need to share personal medical records. We only require a treatment quote or invoice to confirm the purpose of the loan. Can I pay off my loan early?

Yes, many lenders allow early repayments with no penalties – your Natloans broker will help you select a loan with flexible terms.

Are cosmetic or elective procedures covered by insurance?

Most cosmetic or elective treatments aren't covered by Medicare or private health insurance. That's where a tailored personal loan through one of our lenders, we can help bridge the gap.

What Are My Repayments?

Calculate your repayments with our Medical, Cosmetic & Dental Loan Calculator

Ready For The Next Step?

Compare Medical, Cosmetic & Dental Loans.

Rates from 5.95% p.a. Comparison Rate 6.73% p.a.

Get Best Rate <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

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.