

Why So Many Australians Are Refinancing - And How It Could Work for You - Natloans

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Why So Many Australians Are Refinancing – And How It Could Work for You

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

In 2025, refinancing is on the rise. Recent figures show refinancing activity has increased by more than 5% this year, as homeowners look for smarter ways to manage their finances.

But this isn't just about chasing a lower mortgage rate anymore. Many Australians are using refinancing as a debt optimisation strategy, combining multiple debts — like home, car, personal, or even small business loans — into one streamlined facility.

So why are so many borrowers making the move?

The Benefits of Refinancing as a Debt Optimisation Tool

Refinancing can offer several advantages beyond a cheaper home loan:

Lower interest costs – Home loan rates are generally far lower than personal loan or car loan rates.

Improved cash flow – Rolling debts into one facility can reduce your monthly repayments by spreading them over a longer term.

Simplified finances – Instead of juggling multiple repayments across different lenders, you can consolidate them into one.

A Quick Case Study

Take Sarah and Michael. They had:

A \$500k home loan at 6.1%

A \$25k car loan at 9%

\$12k in personal loan debt at 11%

By refinancing their home loan to 5.4% and rolling in their car and personal loans, they:

Saved over \$450 per month in repayments

Cut their overall interest costs by thousands over five years

Reduced financial stress with one simple monthly payment

It's worth noting that extending loan terms can mean paying more interest in the long run — so weighing up the short- and long-term costs is essential.

Is Refinancing Right for You?

Refinancing may be worth considering if:

You're on a mortgage rate that hasn't changed in years

You're juggling multiple high-interest loans

You want to unlock equity for renovations, investments, or business purposes

Even if you're not sure, a refinancing review can help clarify your options.

The Bottom Line

Refinancing isn't a one-size-fits-all solution — but in the right circumstances, it can be a powerful tool for improving your financial wellbeing. Understanding the potential savings and trade-offs is the first step.

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