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ANZ Fixed Rate Loan

Loan fact sheet – generated 20 Nov 2026

AMOUNT
$5,000 – $50,000

INTEREST FROM
8.99%

RATING
5.0/5

Apply for ANZ Fixed Rate Loan loan

Online loans up to $50 000

Key details

Minimum amount	$5,000
Maximum amount	$50,000
Interest from	8.99%
Term	1 – 7 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Repayments never change for the life of the loan
- No security/collateral required
- Funds can be used for almost any personal purpose
- Online application with fast indicative approval

Cons:

- Less flexible than a variable loan if you want to make extra repayments without fees
- Rate depends on credit history — not everyone qualifies for the advertised rate
- Early repayment may attract a fee under the fixed structure

Requirements

- 18 years or older
- Australian citizen or permanent resident
- Regular income from employment or other verifiable source

- Active Australian bank account
- Valid driver's licence or passport for ID verification

Features

- Online loans up to $50 000
- Term 1 - 7 years

Company information

Company	ANZ Bank New Zealand Limited
Address	833 Collins St, Docklands VIC 3008
Website	https://www.anz.com.au

Non-contractual information. Data updated 20 Nov 2026. For binding information contact ANZ Fixed Rate Loan directly. Source: https://www.strayaloans.com/loan/anz-fixed-rate-loan