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ANZ Home Loan

Loan fact sheet – generated 04 Nov 2026

AMOUNT
$20,000 – $1,000,000

INTEREST FROM
2.19%

RATING
□□□□□
5.0/5

Apply for ANZ Home Loan loan

Online loans up to $1 000 000

Key details

Minimum amount	$20,000
Maximum amount	$1,000,000
Interest from	2.19%
Term	5 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Wide choice of fixed, variable and split-rate options
- Offset and redraw facilities available on many products
- Pre-approval available before you make an offer
- Dedicated mobile lending managers for flexible appointments

Cons:

- Minimum deposit requirements apply (lower deposits usually mean Lenders Mortgage Insurance)
- Big-bank rates are not always the cheapest on the market — worth comparing
- Application and valuation process can take longer than a simple personal loan

Requirements

- 18 years or older
- Australian citizen or permanent resident (some lenders accept eligible visa holders)
- Deposit or equity, commonly 5–20% of the property value

- Stable employment history and serviceable income
- Satisfactory credit history and lender valuation of the security property

Features

- Online loans up to $1 000 000
- Term 5 - 30 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 04 Nov 2026. For binding information contact ANZ Home Loan directly. Source: https://www.strayaloans.com/loan/anz-home-loan