strayaloans.com

# ANZ Variable Rate Loan

Loan fact sheet – generated 30 Oct 2026

AMOUNT
**$5,000 – $50,000**

INTEREST FROM
**10.50%**

RATING
5.0/5

## Apply for ANZ Variable Rate Loan loan

Online loans up to $50 000

## Key details

| | |
|---|---|
| Minimum amount | $5,000 |
| Maximum amount | $50,000 |
| Interest from | 10.50% |
| Term | 1 – 7 months |
| Approval time | 24 hours |
| Eligibility | 24 hours |
| Online application | Yes |

## Pros and cons

**Pros:**

- Extra repayments and early payout generally without a fixed-rate break fee
- No security required
- Funds usable for most personal purposes
- Can pay the loan off faster to save on interest

**Cons:**

- Repayments can rise if ANZ's variable rate increases
- Less certainty for strict budgeting compared with a fixed loan
- Advertised rate is not guaranteed — final rate depends on credit assessment

## 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 30 Oct 2026. For binding information contact ANZ Variable Rate Loan directly. Source: https://www.strayaloans.com/loan/anz-variable-rate-loan