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Liberty Personal Loan

Loan fact sheet – generated 10 Nov 2026

AMOUNT
$5,000 – $80,000

INTEREST FROM
5.67%

RATING
4.0/5

Apply for Liberty Personal Loan loan

Secured and unsecured personal loans from Liberty Financial. Borrow up to $80,000 with rates from 5.67% p.a. for secured loans.

Key details

Minimum amount	$5,000
Maximum amount	$80,000
Interest from	5.67%
Term	36 – 84 months
Approval time	1-3 business days
Eligibility	Australian citizens and permanent residents 18+ with minimum $20,000 income
Online application	Yes

Pros and cons

Pros:

- Secured rates from 5.67% p.a.
- Borrow up to $80,000
- Flexible 3, 5 or 7-year terms
- Considers wider range of borrower situations
- No prepayment penalties on some products

Cons:

- Majority of income cannot be from government benefits
- Higher minimum income requirement ($20,000 p.a.)
- Limited term options vs some competitors
- Vehicle required as security for lowest rates

Requirements

- At least 18 years old
- Australian citizen or permanent resident
- Currently living in Australia
- Employed
- Minimum annual income $20,000
- Income majority not from government benefits

Features

- Borrow $5,000 to $80,000
- Secured rates from 5.67% p.a. (comparison from 6.10% p.a.)
- Unsecured rates from 6.30% p.a. (comparison from 6.30% p.a.)
- Terms of 3, 5 or 7 years
- Use vehicle as security for lower rate
- Online application

Company information

Company	Liberty Financial Pty Ltd
Address	Level 19, 535 Bourke Street, Melbourne VIC 3000
Website	https://www.liberty.com.au

Non-contractual information. Data updated 10 Nov 2026. For binding information contact Liberty Personal Loan directly. Source: https://www.strayaloans.com/loan/liberty-personal-loan