

# Liberty Personal Loan

Loan fact sheet - generated 27 Jun 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

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- 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

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- 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	<a href="https://www.liberty.com.au">https://www.liberty.com.au</a>

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Non-contractual information. Data updated 27 Jun 2026. For binding information contact Liberty Personal Loan directly. Source: <https://www.strayaloans.com/loan/liberty-personal-loan>