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loans.com.au - New and Dealer Used Car Loan

Loan fact sheet – generated 02 Nov 2026

AMOUNT
$5,000 – $100,000

INTEREST FROM
4.53%

RATING
5.0/5

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Car loans

Key details

Minimum amount	$5,000
Maximum amount	$100,000
Interest from	4.53%
Term	3 – 5 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Fully online application and fast indicative decision
- Backed by Firstmac, a long-established Australian lender
- Fixed repayments for the loan term
- Lower typical rate than unsecured borrowing because the car is security

Cons:

- No physical branch network for in-person support
- Typically limited to new or dealer-used vehicles rather than private sales
- Vehicle can be repossessed on default

Requirements

- 18 years or older
- Australian citizen or permanent resident
- Regular income

- Vehicle details for security purposes (new, demo or used)
- Valid photo ID and proof of address
- Vehicle is new or purchased through a dealer (private sales may not be eligible)

Features

- Car loans
- Apply online
- Term 3 - 5 years

Company information

Company	loans.com.au Pty Ltd
Address	Riverside Centre, Level 18/123 Eagle St, Brisbane City QLD 4000
Website	https://www.loans.com.au

Non-contractual information. Data updated 02 Nov 2026. For binding information contact loans.com.au - New and Dealer Used Car Loan directly. Source: https://www.strayaloans.com/loan/loans-com-au-new-and-dealer-used-car-loan