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Loan fact sheet – generated 05 Nov 2026

AMOUNT
$5,000 – $2,000,000

INTEREST FROM
2.88%

RATING
□□□□□
4.0/5

Apply for Loans.com.au loan

Car and home loans

Key details

Minimum amount	$5,000
Maximum amount	$2,000,000
Interest from	2.88%
Term	1 – 30 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
- Digital-only model can mean competitively priced products
- Range of fixed and variable home loan options

Cons:

- No physical branch network for in-person support
- As a non-bank lender, product range is narrower than a full-service bank
- Self-service digital process may not suit borrowers who prefer in-person guidance

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

- Car and home loans
- Apply online
- Term 1 - 30 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 05 Nov 2026. For binding information contact Loans.com.au directly. Source: https://www.strayaloans.com/loan/loans-com-au