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RACV - Car Loan

Loan fact sheet – generated 24 Nov 2026

AMOUNT
$5,000 – $100,000

INTEREST FROM
5.69%

RATING
□□□□□
5.0/5

Apply for RACV - Car Loan loan

Car loan up to $100 000

Key details

Minimum amount	$5,000
Maximum amount	$100,000
Interest from	5.69%
Term	1 – 5 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Trusted, long-established Victorian consumer brand
- Fixed repayments for the loan term
- Lower typical rate than unsecured borrowing because the car is security
- Can be bundled with RACV roadside/insurance products by members

Cons:

- Primarily associated with Victoria, less brand presence elsewhere
- Vehicle can be repossessed on default
- Loan term should be matched to the vehicle's useful life

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

Features

- Car loan up to $100 000
- Term 1 - 5 years

Company information

Company	The Royal Automobile Club of Victoria (RACV) Ltd
Address	Level 7/485 Bourke St, Melbourne VIC 3000
Website	https://www.racv.com.au

Non-contractual information. Data updated 24 Nov 2026. For binding information contact RACV - Car Loan directly. Source: https://www.strayaloans.com/loan/racv-car-loan