

# Resimac Home Loan

Loan fact sheet - generated 27 Jun 2026

## AMOUNT

**\$50,000 - \$2,500,000**

## INTEREST FROM

**5.50%**

## RATING



4.0/5

## Apply for Resimac Home Loan loan

Flexible home loans from Resimac, a major Australian non-bank lender. Suitable for borrowers with good or impaired credit histories.

### Key details

Minimum amount	\$50,000
Maximum amount	\$2,500,000
Interest from	5.50%
Term	60 - 360 months
Approval time	3-5 business days
Eligibility	Australian residents, prime and specialist credit considered
Online application	Yes

### Pros and cons

#### Pros:

- Available to borrowers with impaired credit history
- Competitive prime rates from 5.50% p.a.
- LVR up to 95% for prime borrowers
- Specialist products for self-employed
- Up to 30-year loan term

#### Cons:

- Available through mortgage brokers only, no direct branches
- Specialist rates are significantly higher than prime
- LMI required above 80% LVR
- Less well-known than major banks

## Requirements

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- Australian resident
- At least 18 years old
- Stable income and ability to service loan
- Minimum property value and loan size requirements apply
- Available through mortgage brokers
- LMI required if LVR above 80%

## Features

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- Prime home loans from around 5.50% p.a.
- Specialist loans for impaired credit borrowers
- Terms up to 30 years
- LVR up to 95% for prime products
- Self-employed solutions available
- Offset account available on some products

## Company information

Company	Resimac Limited
Address	Level 5, 45 Clarence Street, Sydney NSW 2000
Website	<a href="https://www.resimac.com.au">https://www.resimac.com.au</a>

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Non-contractual information. Data updated 27 Jun 2026. For binding information contact Resimac Home Loan directly. Source: <https://www.strayaloans.com/loan/resimac-home-loan>