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Resimac Home Loan

Loan fact sheet – generated 09 Nov 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

- 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

- 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	https://www.resimac.com.au

Non-contractual information. Data updated 09 Nov 2026. For binding information contact Resimac Home Loan directly. Source: https://www.strayaloans.com/loan/resimac-home-loan