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Westpac Home Loan

Loan fact sheet – generated 24 Nov 2026

AMOUNT
$10,000 – $1,000,000

INTEREST FROM
2.29%

RATING
□□□□□
4.0/5

Apply for Westpac Home Loan loan

Online loans up to $1 000 000

Key details

Minimum amount	$10,000
Maximum amount	$1,000,000
Interest from	2.29%
Term	3 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Broad range of fixed, variable and split-rate loan options
- Offset accounts available on eligible loans
- Mobile lenders available for appointments outside branches
- Pre-approval available before house hunting

Cons:

- Deposit requirements apply; low deposits usually mean Lenders Mortgage Insurance
- Standard rates aren't always market-leading — worth comparing
- Valuation and approval process takes longer than unsecured lending

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

- Online loans up to $1 000 000
- Term 3 - 30 years

Company information

Company	Westpac Banking Corporation
Address	275 Kent St, Sydney NSW 2000
Website	https://www.westpac.com.au

Non-contractual information. Data updated 24 Nov 2026. For binding information contact Westpac Home Loan directly. Source: https://www.strayaloans.com/loan/westpac-home-loan