strayaloans.com

Westpac

Loan fact sheet – generated 15 Nov 2026

AMOUNT
$4,000 – $100,000

INTEREST FROM
11.99%

RATING
4.0/5

Apply for Westpac loan

Online loans up to $100 000

Key details

Minimum amount	$4,000
Maximum amount	$100,000
Interest from	11.99%
Term	1 – 7 months
Approval time	60 minutes
Eligibility	60 minutes
Online application	Yes

Pros and cons

Pros:

- No security required for the standard personal loan
- Choice of fixed or variable rate depending on the product
- Fast online application, faster for existing customers
- Backed by Australia's oldest banking brand

Cons:

- Advertised rate is not guaranteed — depends on individual credit assessment
- Unsecured rates are generally higher than Westpac's secured car loan rates
- Early repayment may involve a break cost on fixed-rate loans

Requirements

- 18 years or older
- Australian citizen or permanent resident
- Regular income from employment or other verifiable source

- Active Australian bank account
- Valid driver's licence or passport for ID verification

Features

- Online loans up to $100 000
- Term 1 - 7 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 15 Nov 2026. For binding information contact Westpac directly. Source: https://www.strayaloans.com/loan/westpac