

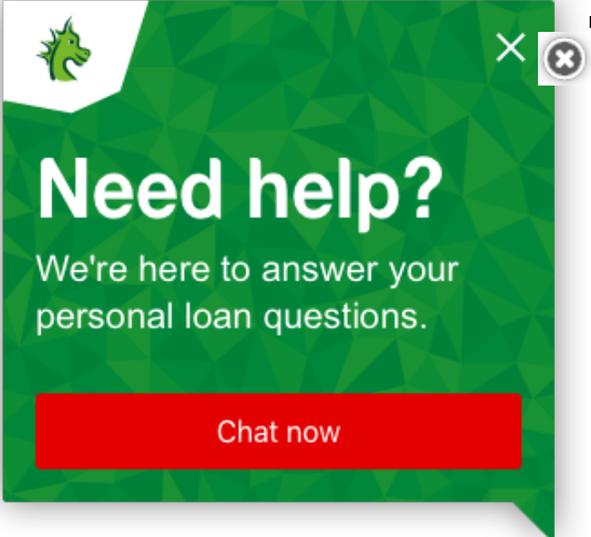
Personal loans

Unsecured Personal Loan

Get a rate that's right for you, and an online application response in 60 seconds.

Personalised rates, fixed from 6.89% p.a. (comparison rate 8.01% p.a.[^])

Our fixed rates range from 6.89% p.a. to 18.90% p.a. (comparison rate 8.01% p.a.[^] to 19.93% p.a.[^])



Need help?
We're here to answer your personal loan questions.

[Chat now](#)

Why choose an Unsecured Personal Loan?



Borrow between \$2k-\$50k

Choose a loan size that suits you based on the amount of debt you need to consolidate.



Borrow without an asset as security

With an unsecured personal loan, you don't have to offer your car as security for your loan.



Redraw facility on variable rate loans

Redraw money from the amount you've repaid if you need to, provided you're at least \$500 ahead on your repayments. Each request is subject to approval.¹

About our 'personalised' rates

The rate for some customers is based on personalised pricing. Personalised pricing allows us to offer more people personalised rates based on their credit history as well as the information

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What you could use this loan for



Simplifying finances

Consolidate debts to a single loan, with one rate, regular repayment and set of fees.



Home renovations

Make those home improvements yo



Set of w

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Car, motorcycle - even a boat or a jet ski (okay, no wheels on those, but you get the idea).



Something else

Whether it's your big day, school fees or unexpected costs, our Unsecured Personal Loan could help.

Fixed rate

6.89% p.a. to 18.90% p.a.

Interest rate range

8.01% p.a. to 19.93% p.a.

Comparison rate[^]

1-7 years

Flexible loan term

Set repayments for simpler budgeting

Variable rate

8.89% p.a. to 18.90% p.a.

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Interest rate range

9.99% p.a. to 19.93% p.a.

Comparison rate[^]

1-7 years

Flexible loan term

Repayment calculator

This calculator helps you estimate how much your personal loan repayments could be[#].

I'm interested in the following type of rate

Fixed

Variable

[Calculate](#)

✕✕

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Before you apply

Follow this section to improve the likelihood your application is approved.

Make sure you're eligible to apply



- You're aged 18 or over
- You have permanent residency in Australia/NZ OR;
- You're a non-resident or migrant and hold an  acceptable Visa (PDF 76KB), with a minimum 1 year before expiry
- You have a regular, verifiable Australian taxable income
- You have a fixed, verifiable residential address in Australia.

Review your credit history



Get your documents ready



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How to apply for a loan



1.

Apply online in 20 minutes, 10 minutes if you're already with us.

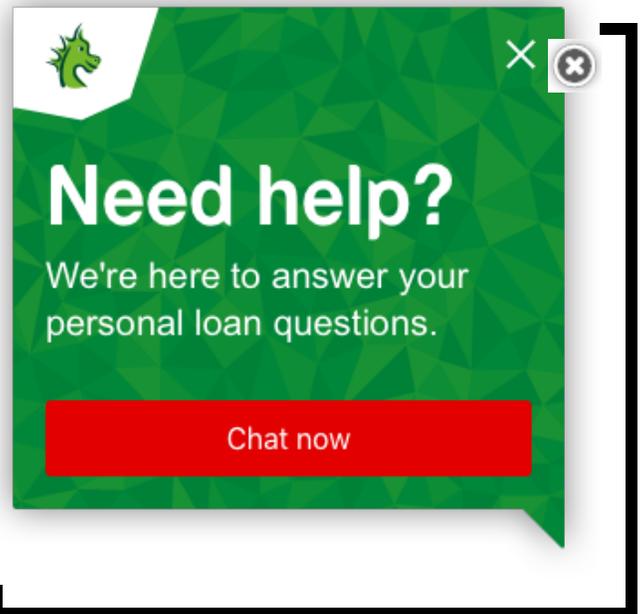


2.

When you press submit you'll get an answer withi
that we'll need to verify son



3.



Once your application's approved, we'll invite you to review and accept your contract online.



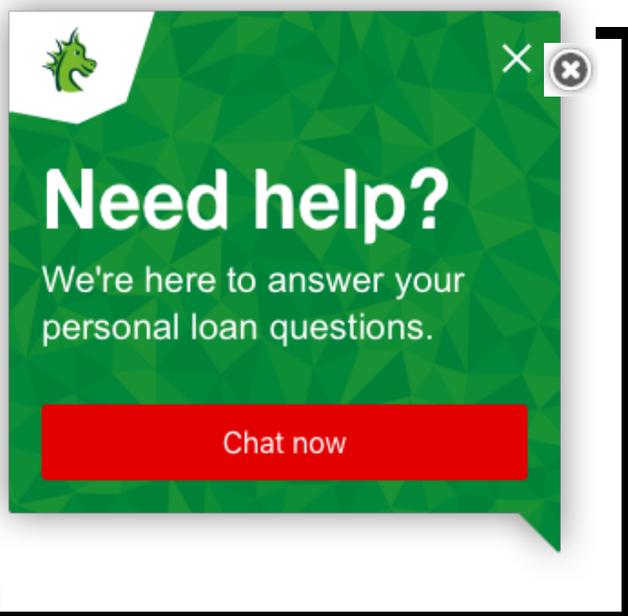
4.

Once you've accepted, we'll automatically send the funds to the account (or accounts) you've nominated. If that's an account with us, it'll be there within 60 minutes.

[Apply now](#)

The De

Before making a decision, please read these documents to understand the terms and interest rates.



Not what you're looking for? Try these.

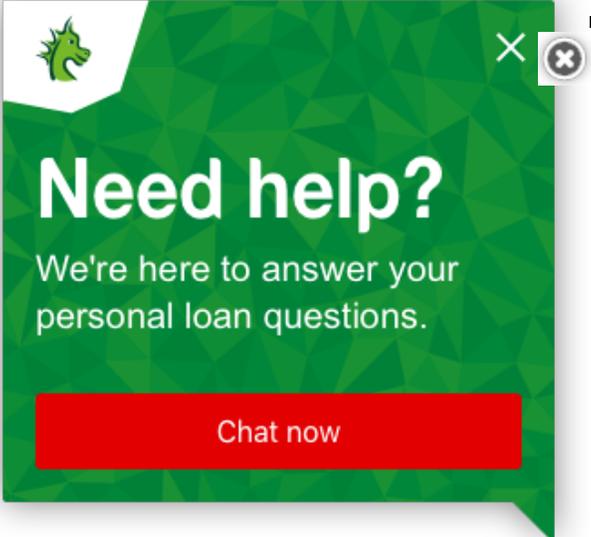
Secured Personal Loan

Offer a car as security for a lower rate

Personal Overdraft

Be ready to cover unexpected expenses

[View all personal loans](#)



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Help me choose

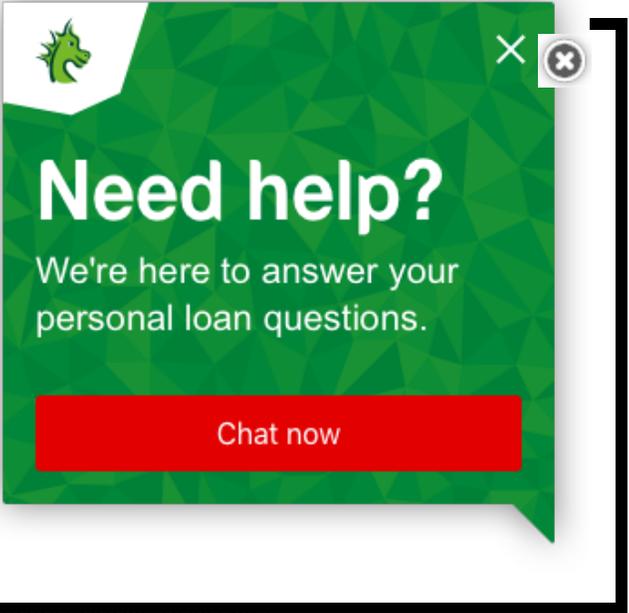
Use the selector to find a loan that's right for you.

[Let's begin](#)

Compare personal loans

Use our compare personal loans tool so that you feel confident in your decision.

[Get started](#)



A green chat bubble with a white border and a close button in the top right corner. It features the St. George logo (a green horse head) in the top left. The text inside reads: "Need help? We're here to answer your personal loan questions." Below the text is a red button with the text "Chat now".

Call us
13 33

8am - 8pm Monday - Saturday (excluding public holidays)

Open 9am - 6pm, Monday - Saturday (excluding public holidays)

Important information

-  [Personal Loan Terms and Conditions \(PDF 1MB\)](#)
-  [Fees and Charges \(PDF 3MB\)](#)
-  [Internet Phone Banking Terms and Conditions \(PDF 824KB\)](#)

Any advice on this website is general in nature and has been prepared without considering your objectives, financial situation or needs. Please read the product disclaimer and  [Terms and Conditions \(PDF 1MB\)](#) documents and consider your individual circumstances before applying for a St.George Personal Loan. Credit criteria, fees, charges, terms and conditions apply. Information correct as of 2 June 2022. Interest rates are subject to change.

Our standard variable rate for unsecured variable rate loans is 12.99% p.a. (comparison rate 14.06%). The rate for some customers is based on personalised pricing. The final rate you're offered may be lower or higher than 12.99% p.a. (comparison rate 14.06% p.a.), depending on your personal financial circumstances.

^Comparison rates: Comparison rates help you understand the true cost of a loan. All comparison rate examples shown are for a personal loan amount of \$30,000 and a term of 5 years. **WARNING:** Comparison rates apply only to the example or examples given and may not include all fees and charges. Different loan amounts and terms will result in different comparison rates. Costs such as loan discharge fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Unsecured Personal Loan repayment terms range from 1 to 7 years. Interest rate ranges and representative examples are based on an unsecured loan of \$30,000 borrowed for 5 years:

- The minimum interest rate for an unsecured fixed rate loan is 6.89% p.a. (Comparison rate 8.01% p.a.) with the estimated total amount payable including fees is \$36,500.
- The maximum interest rate for an unsecured fixed rate loan is 12.99% p.a. (Comparison rate 14.06% p.a.) with the estimated total amount payable including fees is \$47,600.
- The minimum interest rate for an unsecured variable rate loan is 12.99% p.a. (Comparison rate 14.06% p.a.) with the estimated total amount payable including fees is \$38,200.
- The maximum interest rate for an unsecured variable rate loan is 12.99% p.a. (Comparison rate 14.06% p.a.) with the estimated total amount payable including fees is \$47,600.

1A Redraw facility is available on variable interest rate loans. Minimum redraw amount is \$500 and a \$0 redraw fee applies. Terms and conditions may apply.

****Personalised rates:** The rate for some customers is based on a personalised pricing approach, personalised pricing allows us to offer more people a rate based on an assessment of credit history as well as the information provided.



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#Repayment calculator & assumptions: Any calculations made by you using this calculator is intended as a guide only. It is for illustrative purposes only and is based on the accuracy of the information entered and is subject to the calculator assumptions set out below. The calculator does not take into account a lending establishment fee that maybe charged for a personal loan application. The calculation is not an offer of credit. The amount you can borrow may vary once you complete a loan application and all the details relevant to our lending criteria are captured and verified. The calculations should not be relied on for the purpose of making a decision whether to apply for a personal loan.

Length of month: All months are assumed to be of equal length. When you are approved for a personal loan, interest will be charged on the number of days in each month.

Number of weeks & fortnights in a year: One year is assumed to contain exactly 52 weeks or 26 fortnights. This implicitly assumes that a year has 364 days rather than the actual 365 or 366.

Rounding of amount of each repayment: This calculator does not round the repayment amount to the nearest cent, as it would for an approved personal loan. This assumption allows for a smooth graph and equal repayment amounts.

Interest Rate: The interest rates represented on this page are standard interest rates and exclude any package or promotional discounts and are subject to change. Please note our personalised pricing means your unsecured personal loan interest rate may vary from the interest rate represented on this page.

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Conditions, fees and charges apply. These introduce new ones in the future. Full details of our lending criteria apply to approval of credit. The calculator does not take your personal objectives, circumstances or account into account. Consider its appropriateness to your needs. Read the disclosure documents for you including the [Terms and Conditions](#) or [Privacy Policy](#) before deciding. [Target Market Determination](#) available. Unless otherwise specified, the information described on this website are available on the St.George Bank - A Division of Westpac Bank Limited.

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007 457 141 AFSL and Australian credit licence 233714.



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