

# Loans.com.au Smart Home Loan

Non-bank lender with higher LVR ceiling than most digital competitors — useful for higher-LVR refiners.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 14/05/2026

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## Overall Rating

**4.4** / 5

Based on 0 detailed reviewer perspectives. Methodology: AussieBanks Review — Home Loans Methodology v1.0.0.

## Pros

+ 90% LVR ceiling is meaningfully higher than Athena/Macquarie/ubank (all 80%)

## Cons

Non-bank funding means rate sensitivity to wholesale market shifts is higher than ADIs

## Key Takeaways

### 1. Higher LVR ceiling unlocks more borrowers

Most digital lenders cap at 80% LVR. Loans.com.au goes to 90% for select applicants — useful for refiners who have not yet paid down to 80% but want sharper rates than incumbents.

### 2. Firstmac is a long-established non-bank

Backed by Firstmac (operating since 1979). Securitisation-funded, not ADI. NCCP-compliant.

### 3. Rate moves can be faster than ADIs

Non-bank lenders pass on wholesale rate moves more quickly in both directions. Borrowers see bigger swings than at a Big Four.