



Consumer Credit in Australia

January 2026

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Consumer Credit in Australia - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Lower interest rates encourage many to repay debts

INDUSTRY PERFORMANCE

Reduction in interest rates and gross lending inhibits the growth of outstanding balance in 2025

Durables lending leads consumer credit in terms of growth

Buy Now Pay Later maintains growth despite concerns around growing debt

WHAT'S NEXT?

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Consumer Lending in Australia - Industry Overview

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Inflation and cost pressures boost lending

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Consumer lending remains vital amid high cost of living

Home ownership becomes more affordable thanks to government's new deposit scheme

Buy Now, Pay Later sees regulatory change

AMP launches 10-year interest-only loan

Mortgages and housing lending maintain steady growth amid strong consumer demand

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