Auto Loans

My Utah is a quick, smooth loan process that leads to a slow-paced, bumpy off-road.

Bank of Utah has low-rate auto loans to purchase the car, truck, van, crossover or SUV of your dreams.

If you already have your dream car, take advantage of our low auto rates and refinance your car loan.

We can also help you gain access to your vehicle's equity to consolidate debt and get a lower interest rate.

Apply Today

Contact a Loan Officer

Benefits of a Car Loan from Bank of Utah:

- Get pre-approvals within one business day.
- Enjoy low fees — keep more money for your ride.
- Borrow up to 115% of the value of the car.
- Choose from multiple term options, up to 84 months.
- Buy from a dealership or a private seller.

Auto Loan Rates

Loan[1]	Max Term Available[2]	APR (as low as)[3]
New or Used	36 Months	5.24%
New or Used	60 Months	5.49%
New or Used	72 Months	5.74%
New or Used - $25,000 and Over	84 Months	6.74%

Effective date: 11-9-2026
[1] Minimum loan amount: $2,000.
[2] Terms may vary based on vehicle year and amount borrowed.
[3] APR means Annual Percentage Rate. Rates shown are based on approved credit and underwriting conditions, additional terms may apply.

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Apply Today | Contact a Loan Officer

Tools to Get you Behind the Wheel

Use our auto financing calculator to estimate your rate and monthly payment for a new or used car.

How Much Will My Payment Be?

Frequently Asked Questions

Do I Need to Apply for an Auto Loan in Person or Can I Apply from Home or My Phone?

We have both options! You can apply at home or on the go using our convenient online application. Of course, you can always come into any Bank of Utah branch to apply for an auto loan.

My Original Car Loan Has a High Interest Rate. Should I Refinance My Auto Loan?

Yes. Just like a house, if current auto loan rates are lower than the existing interest rate on your loan, we can help you with a refinance.

Does That Interest Rate Change if I Purchase or Refinance a New Car Versus a Used Car?

No. The *used* car loan rate is the same as a *new* car loan rate.

Is the Interest Rate Different if I Purchase a Car from a Dealership or from a Private Seller?

No. Bank of Utah has a simple process for any transaction — dealer or private seller.

What Year Does My Vehicle Need to be to Get a Loan?

Bank of Utah offers auto loans on vehicles up to 15 years old.

My Credit Score is Low. Can I Still Qualify for an Auto Loan?

Each scenario is unique. Contact a loan officer to discuss your specific situation.

Get the lastest information from our website. Scan the QR Code to go directly to this page.

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