

Auto Loans

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](#)
[How Much Will My Payment Be?](#)

Benefits of a Car Loan from Bank of Utah:

- Pre-approvals within one business day
- Low fees - keep more money for your ride
- Borrow up to 115% of the value of the car
- Multiple term options are available, up to 84 months
- Buy from a dealership or from a private seller

Car Loan Rates

Loan ¹	Rate ²	APR ³	Max Term ⁴	Payment ³
New or Used	3.74%	4.007%	36 Months	\$738.18
New or Used	4.24%	4.406%	60 Months	\$465.01
New or Used - \$15,000 and Over	4.49%	4.631%	72 Months	\$398.36
New or Used - \$25,000 and Over	4.99%	5.113%	84 Months	\$354.68

Effective date: 1/15/19.

¹ Minimum loan amount: \$2,000.

² On approved credit and underwriting conditions.

³ APR and payment samples based on \$25,000 loan and \$100 processing fee.

⁴ Terms may vary based on vehicle year and amount borrowed.

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: [Apply for a Car Loan](#). Of course, you can always come into any Bank of Utah branch location to apply for an auto loan. [Find a Bank of Utah Location](#)
- **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.
- **Can I borrow more than the car is worth?**
Yes. You can borrow up to 115% of the value of the car. Some restrictions apply. [Contact a Loan Officer](#) for more details.
- **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.

Contact Us

For more information about Auto Loans, [contact a Loan Officer](#).

[Contact A Loan Officer](#)[Apply Today](#)

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