Auto Refinance Rates: What To Expect by Credit Score in April 2026

Reviewed by Jessica Hawthorne, Senior Vice President, Consumer Lending Products

Compare auto refinance rates from top lenders in minutes.

Vehicle Year: 2020 | Vehicle Mileage: 30,000 | Credit Score: 700–719 | Zip Code: 90210 | Loan Amount: $20,000 | Loan Term: 60 months

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Key takeaways

- The average auto refinance rate is 7.75% | a rise of a half-point, according to 2Q 2026 Lending Tree data.
- Refinancing can save you thousands of dollars over the loan's remaining term, but only if the new APR is lower than the current one.
- Credit scores, loan-to-value ratios, and vehicle age/mileage are the factors most lenders weigh when pricing an auto refinance.

What are auto refinance rates right now?

To help you compare lenders' financial decisions, Lending Tree has assessed auto refinance rates from top lenders over the past six months, including April 2026.

Our 2026 Lending Tree data shows that average auto refinance rates have ranged from 7.50% APR at the lowest to 8.00% APR at the highest. Those rates are for a 60-month, 700-plus credit score, mainstream lender loan.

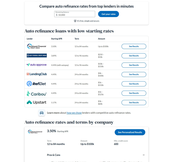
Lender	Average APR
Lendmark Financial Services	4.99%
Navy Federal Credit Union	5.49%
Ally Financial	5.99%
Capital One	6.49%
Wells Fargo Bank	7.49%
Chase Bank	8.00%

Source: Lending Tree, 2Q 2026 | Lenders ranked by average APR, lowest to highest | Data updated quarterly

Tracking auto refinance rates over time, based on LendingTree data

Lending Tree tracks average auto refinance rates across its marketplace on a rolling basis. Lenders respond to market conditions within days, so the rate you see today may differ from last month's offer. See current auto refinance rates.

Average auto loan refinance rates on the LendingTree marketplace



Source: Lending Tree, 2026 | Illustrative chart; consult current lending rates for current or historical rate data.

Compare auto refinance rates from top lenders in minutes

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Compare auto refinance loans with low starting rates

Lender	Starting APR	Term	Details	
Navy Federal Credit Union	3.74%	60 mo.	Navy Federal Credit Union Details	See Rates
Lendmark Financial Services	4.99%	60 mo.	Lendmark Financial Services Details	See Rates
Ally Financial	5.99%	60 mo.	Ally Financial Details	See Rates
LendingTree	6.49%	60 mo.	LendingTree Details	See Rates
Capital One	6.49%	60 mo.	Capital One Details	See Rates
Wells Fargo Bank	7.49%	60 mo.	Wells Fargo Bank Details	See Rates
Chase Bank	8.00%	60 mo.	Chase Bank Details	See Rates

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Auto refinance rates and terms by company

Navy Federal Credit Union — 3.74% Starting APR — See Rates and Details

Term	APR
12 to 48 months	3.74%
60 to 84 months	4.24–5.99%

Price Cuts

- No restrictions on model year or odometer reading
- Navy Federal Credit Union Financial Center
- Special financing for recent college and trade graduates, based on income

Where It Lends

Navy Federal Credit Union (NFCU) offers some of the lowest auto refinance rates available, especially on shorter terms. Rates are tiered by credit score, with the lowest APRs reserved for borrowers with 720-plus scores.

The catch is membership. Eligibility is based on military, veteran, and family ties, not geography. Once you're in, NFCU's refinance process is fast and fully online, and the lender's customer service ratings have been strong for years. If you're a military or veteran borrower, this is almost always your first stop.

How to qualify

- Be a member of a military or veteran family
- Meet NFCU's membership requirements
- Have a strong credit profile

Lendmark Financial Services — 4.99% Starting APR — See Rates and Details

Term	APR
12 to 48 months	4.99%
60 to 84 months	5.49–7.99%

Price Cuts

- Active duty and retired military or spouses
- 24/7/365 customer support service
- Offers refinancing for vehicles Lendmark services, not just its own loans
- Lendmark Financial Services Pre-Qualification at 1-844-LENDMARK (1-844-536-3627)
- Checking/savings coupons at some credit unions

Where It Lends

Lendmark Financial Services, Navy Federal Credit Union (NFCU) and Ally are the lenders most consistently offering sub-5% APRs. Lendmark's 4.99% APR is one of the lowest on the market, but the lender's customer base is small and its rate sheet changes more often than the larger lenders' does. It's worth a call if you're eligible, but it's not the safest place to start if you need a quick decision.

How to qualify

- Active duty, retired, veteran, Navy, Marine Corps, Air Force, Coast Guard, Space Force, or National Guard member, or qualifying family member
- Have a stable income and a credit score of 660 or higher

Ally Financial — 5.99% Starting APR — See Rates and Details

Term	APR
12 to 48 months	5.99–7.99%
60 to 84 months	6.49–8.99%

Price Cuts

- Online application and decision in minutes
- Prequalification at Ally.com
- Refinance any eligible vehicle, not just Ally loans

Where It Lends

Ally's refinance process is the most straightforward of the lenders in this table. The app is fast, the customer service is rated well, and the lender will refinance any eligible vehicle, not just its own loans. The trade-off is that its rates are rarely the lowest. Borrowers who value speed and convenience often pay a small premium for it.

How to qualify

- Be at least 18 years old
- Have a valid driver's license
- Have a valid U.S. address
- Have a vehicle with at least 10,000 miles

LendingTree — 6.49% Starting APR — See Rates and Details

Term	APR
12 to 48 months	6.49–7.99%
60 to 84 months	7.49–9.99%

Price Cuts

- Many credit unions and banks on your LendingTree offer list
- Pre-qualification does not hard pull your credit
- Compare up to 5 lenders at once, instead of calling each one separately
- Pre-qualification at Lendingtree.com

Where It Lends

LendingTree is a marketplace, not a lender. Its rates depend on which lenders you match with, so the range you see here reflects the mix of lenders in your area. Adding more lenders to your search usually lowers the average you see.

How to qualify

- Provide your name, address, phone number, and email
- Answer a few questions about your vehicle and loan
- Review offers from matched lenders

Capital One — 6.49% Starting APR — See Rates and Details

Term	APR
12 to 48 months	6.49–7.99%
60 to 84 months	7.49–9.99%

Price Cuts

- Accepts many credit scores and monthly incomes
- Considerably high limits in customer-friendly states, including Texas
- Offers 24/7 online and live customer support
- Online application

Where It Lends

Capital One's refinance rates are competitive, but its strength is its willingness to work with borrowers who don't fit the lender's ideal profile. Self-employed borrowers, recent job changers, and people with thin credit histories are more likely to get a yes here than at most other lenders.

How to qualify

- Meet Capital One's eligibility requirements, including a minimum credit score
- Have a valid U.S. address
- Have a valid driver's license

Wells Fargo Bank — 7.49% Starting APR — See Rates and Details

Term	APR
12 to 48 months	7.49–8.99%
60 to 84 months	8.49–9.99%

Price Cuts

- Accepts many credit scores and monthly incomes
- Considerably high limits in customer-friendly states, including Texas
- Online application
- Offers 24/7 online and live customer support

Where It Lends

Wells Fargo's refinance rates are competitive, but its strength is its willingness to work with borrowers who don't fit the lender's ideal profile. Self-employed borrowers, recent job changers, and people with thin credit histories are more likely to get a yes here than at most other lenders.

How to qualify

- Meet Wells Fargo's eligibility requirements, including a minimum credit score
- Have a valid U.S. address
- Have a valid driver's license

Chase Bank — 8.00% Starting APR — See Rates and Details

Term	APR
12 to 48 months	8.00–9.99%
60 to 84 months	9.49–11.99%

Price Cuts

- Chase offers rate discounts for new customers
- Accepts many credit scores and monthly incomes
- Considerably high limits in customer-friendly states, including Texas
- Online application
- Offers 24/7 online and live customer support

Where It Lends

Chase's refinance rates are competitive, but its strength is its willingness to work with borrowers who don't fit the lender's ideal profile. Self-employed borrowers, recent job changers, and people with thin credit histories are more likely to get a yes here than at most other lenders.

How to qualify

- Meet Chase's eligibility requirements, including a minimum credit score
- Have a valid U.S. address
- Have a valid driver's license

How we chose lenders with competitive auto refinance rates

We compared the current auto refinance offers from the lenders most borrowers actually see: banks, credit unions, and the marketplace that matches borrowers with lenders.

We looked at APRs, set a realistic profile, and checked how easy it is to actually get approved and funded.

Accessibility. We chose lenders with a wide footprint and accessible online or phone intake. Limited-membership credit unions made the list only if membership is easy to qualify for.

Speed. We looked at how quickly each lender funds a refinance and how long it takes from application to approval. Slow paperwork can erase the savings you're chasing.

Customer service. We pulled ratings from J.D. Power and Consumer Reports where they were available, and checked complaint volume where it wasn't.

Requested qualifications. For borrowers, accessible credit matters. Lenders with lower minimum credit scores, shorter terms, or more flexible income requirements made the list if they met the other criteria.

Rates and terms change daily. For current rates, use our rate tracker or compare lenders in minutes.

Frequently asked questions

What is a good auto refinance rate right now?

A good auto refinance rate is one that lowers your total cost of ownership. As of April 2026, borrowers with prime credit scores have been offered refinance rates in the low 4% range, while subprime borrowers are still paying 8% or higher. Compare your current APR against the average rate for your credit score before deciding if it's worth the paperwork.

How does credit score affect my rate?

Credit score is the biggest factor in your rate. Lenders use it to price risk, and a few points can move you into a different tier. Borrowers in the 700 range typically see rates 1 to 2 percentage points lower than those in the 650 range.

Can a vehicle refinance with a low credit score?

Some lenders will refinance subprime loans, but the rate will be much higher than what you paid originally. Credit unions and banks with strong relationships are more likely to make the deal than online lenders.

How much money can I save by refinancing?

Refinancing can save thousands of dollars over the loan's remaining term, but only if the new APR is lower than the current one. Fees, extended terms, and longer payoff periods can erase the savings. Run the numbers before you sign anything.

How long does a refinance take?

Online lenders can fund a refinance in as little as 1 to 2 business days. Credit unions and banks typically take 5 to 10 business days, depending on how quickly they receive your title and payoff information.

Can I refinance if I owe more than my car is worth?

Most lenders will not refinance a loan where the loan-to-value ratio is too high. Refinancing when you're underwater is harder than refinancing when you have equity in the vehicle.

Will refinancing hurt my credit score?

Refinancing will cause a hard inquiry and a small dip in your credit score. Shopping for rates typically requires a handful of inquiries, but scoring FICO 14 and newer models treats multiple auto inquiries as one within a 14-day window.

Why is my auto refinance rate higher than advertised?

Lenders generally quote their lowest rates to borrowers with excellent credit and the lowest loan-to-value ratios. Actual rates depend on factors like credit score, loan-to-value ratio, vehicle age and mileage, and the lender's current pricing. Compare multiple lenders to see which one prices your profile most competitively.

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