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Beforepay Wage Advance

Loan fact sheet – generated 10 Nov 2026

AMOUNT
$50 – $2,000

INTEREST FROM
0.00%

RATING
4.5/5

Apply for Beforepay Wage Advance loan

Access up to $2,000 of your earned wages before payday. 5% transaction fee, repaid on your next pay date. 700,000+ Australians use Beforepay.

Key details

Minimum amount	$50
Maximum amount	$2,000
Interest from	0.00%
Term	1 – 2 months
Approval time	Minutes via app
Eligibility	Australian residents with regular employment income
Online application	Yes

Pros and cons

Pros:

- No interest, flat 5% fee
- Instant approval via app
- 700,000+ Australian users
- Repayment aligned to payday
- Includes budgeting and bill forecast tools

Cons:

- 5% fee is high on an annualised basis
- Maximum $2,000
- Requires regular employment income
- Automated repayment on pay date leaves no buffer
- Not suitable for ongoing use

Requirements

- Australian resident
- Regular employment income paid into bank account
- At least 18 years old
- Valid email and mobile number
- Bank account connected via app for verification
- Identity check completed

Features

- Access up to $2,000 of earned wages
- Flat 5% transaction fee, no interest
- Repaid on next pay date or in instalments
- App-based, fully digital
- Free budgeting tools and bill forecasting
- 700,000+ Australian users

Company information

Company	Beforepay Group Limited
Address	Level 7, 1 Chifley Square, Sydney NSW 2000
Website	https://www.beforepay.com.au

Non-contractual information. Data updated 10 Nov 2026. For binding information contact Beforepay Wage Advance directly. Source: https://www.strayaloans.com/loan/beforepay-wage-advance