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Cash Converters Personal Loan

Loan fact sheet – generated 09 Nov 2026

AMOUNT
$50 – $5,000

INTEREST FROM
0.00%

RATING
3.7/5

Apply for Cash Converters Personal Loan loan

Personal loans up to $5,000 from Cash Converters. Fast approval for Centrelink recipients and people with bad credit.

Key details

Minimum amount	$50
Maximum amount	$5,000
Interest from	0.00%
Term	1 – 12 months
Approval time	Same business day
Eligibility	Australian residents 18+, Centrelink accepted, bad credit considered
Online application	Yes

Pros and cons

Pros:

- Centrelink income accepted
- Bad credit considered
- Online and in-store applications
- Same-day approval and funding
- Nationwide store network

Cons:

- Very high effective interest rates
- 20% establishment fee plus 4% monthly on small loans
- 48% p.a. interest on loans over $2,000
- Only up to 12-month terms
- Not suitable as a long-term solution

Requirements

- At least 18 years old
- Not currently bankrupt or in Debt Agreement
- Centrelink repayments must be under 20% of payments
- No active Cash Converters loan
- Valid ID and bank account
- Proof of income

Features

- Borrow $50 to $5,000
- SACC structure for loans up to $2,000
- Terms up to 12 months
- Centrelink income accepted
- Online and in-store availability
- Same-day approval possible

Company information

Company	Cash Converters International Limited
Address	110 Stirling Street, Perth WA 6000
Website	https://www.cashconverters.com.au

Non-contractual information. Data updated 09 Nov 2026. For binding information contact Cash Converters Personal Loan directly. Source: https://www.strayaloans.com/loan/cash-converters-personal-loan