

# Jacaranda Finance Personal Loan

Loan fact sheet - generated 13 May 2026

## AMOUNT

**\$300 - \$10,000**

## INTEREST FROM

**0.00%**

## RATING



4.1/5

## Apply for Jacaranda Finance Personal Loan loan

Personal loans from \$300 to \$10,000 for Australians with good or bad credit. Fast online application, decision within 60 minutes.

### Key details

Minimum amount	\$300
Maximum amount	\$10,000
Interest from	0.00%
Term	3 - 24 months
Approval time	60 minutes
Eligibility	Australian residents 18+, any credit history considered
Online application	Yes

### Pros and cons

**Pros:**

- Bad credit considered on case-by-case basis
- Decision within 60 minutes
- Same-day transfer if approved before 3pm
- No early repayment penalty
- Fully online application

**Cons:**

- High comparison rates, especially for smaller loans
- Short maximum term of 24 months
- Not suitable for large loan amounts over \$10,000

### Requirements

- Australian citizen or permanent resident

- At least 18 years old
- Regular income (employment or Centrelink)
- Active Australian bank account
- Valid email address and mobile number
- Online bank statement access

## Features

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- Borrow from \$300 to \$10,000
- Terms from 13 weeks to 24 months
- All credit histories considered
- 60-minute decision during business hours
- Same-day transfer available
- No early exit fees

## Company information

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Company	Jacaranda Finance Pty Ltd
Address	265 Given Terrace, Paddington QLD 4064
Website	<a href="https://www.jacarandafinance.com.au">https://www.jacarandafinance.com.au</a>

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Non-contractual information. Data updated 13 May 2026. For binding information contact Jacaranda Finance Personal Loan directly.  
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