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Jacaranda Finance Personal Loan

Loan fact sheet – generated 10 Nov 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

- 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

Company	Jacaranda Finance Pty Ltd
Address	265 Given Terrace, Paddington QLD 4064
Website	https://www.jacarandafinance.com.au

Non-contractual information. Data updated 10 Nov 2026. For binding information contact Jacaranda Finance Personal Loan directly.
Source: https://www.strayaloans.com/loan/jacaranda-finance-personal-loan