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Lumi Business Loan

Loan fact sheet – generated 10 Nov 2026

AMOUNT
$5,000 – $300,000

INTEREST FROM
12.00%

RATING
4.1/5

Apply for Lumi Business Loan loan

Unsecured business loans from $5,000 to $300,000 for Australian businesses. No property security required, apply online in minutes.

Key details

Minimum amount	$5,000
Maximum amount	$300,000
Interest from	12.00%
Term	3 – 24 months
Approval time	Same day, funds within 24 hours
Eligibility	Australian businesses, 6+ months trading, ABN required
Online application	Yes

Pros and cons

Pros:

- No property security required
- Fast online application
- Same-day approval possible
- Funds within 24 hours of approval
- Suitable for businesses without real estate

Cons:

- Factor rate pricing, early repayment saves little
- Short maximum term of 24 months
- Weekly repayments required
- Higher effective cost than bank finance

Requirements

- Active ABN
- At least 6 months in business
- Australian business owner 18+
- Regular business revenue
- Active business bank account
- Online bank statement access for assessment

Features

- Borrow $5,000 to $300,000
- Terms from 3 to 24 months
- No property security required
- Weekly or fortnightly repayments
- Online application in minutes
- Same-day approval possible

Company information

Company	Lumi Finance Pty Ltd
Address	Level 8, 11 York Street, Sydney NSW 2000
Website	https://lumi.com.au

Non-contractual information. Data updated 10 Nov 2026. For binding information contact Lumi Business Loan directly. Source: https://www.strayaloans.com/loan/lumi-business-loan