

# Lumi Business Loan

Loan fact sheet - generated 13 May 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

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- 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

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- 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	<a href="https://lumi.com.au">https://lumi.com.au</a>

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Non-contractual information. Data updated 13 May 2026. For binding information contact Lumi Business Loan directly. Source: <https://www.strayaloans.com/loan/lumi-business-loan>