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Pepper Money Personal Loan

Loan fact sheet – generated 11 Nov 2026

AMOUNT
$5,000 – $100,000

INTEREST FROM
5.95%

RATING
4.2/5

Apply for Pepper Money Personal Loan loan

Secured and unsecured personal loans from Pepper Money, an Australian non-bank lender. No establishment or early repayment fees.

Key details

Minimum amount	$5,000
Maximum amount	$100,000
Interest from	5.95%
Term	18 – 84 months
Approval time	1-2 business days
Eligibility	Australian citizens and permanent residents 18+, employed
Online application	Yes

Pros and cons

Pros:

- No establishment or early repayment fees
- Check rate with no credit score impact
- Secured and unsecured options up to $100,000
- Funds in 1-2 business days if approved

Cons:

- Rates not listed upfront, requires application
- No branches, online only
- No defaults or active payday loans accepted

Requirements

- Australian citizen or permanent resident
- At least 18 years old

- Employed with regular income
- No active defaults or payday loans
- No bankruptcy or court judgments
- Acceptable ID and proof of income

Features

- Borrow $5,000 to $50,000 unsecured, up to $100,000 secured
- Terms from 18 to 84 months
- Fixed interest rate
- Extra repayments allowed anytime
- Weekly or fortnightly repayment options
- No fee for early payout

Company information

Company	Pepper Money Limited
Address	Level 27, 420 George Street, Sydney NSW 2000
Website	https://www.peppermoney.com.au

Non-contractual information. Data updated 11 Nov 2026. For binding information contact Pepper Money Personal Loan directly. Source: https://www.strayaloans.com/loan/pepper-money-personal-loan