

Prospera Small Business Loan

Loan fact sheet - generated 13 May 2026

AMOUNT

\$5,000 - \$500,000

INTEREST FROM

9.90%

RATING



4.4/5

Apply for Prospera Small Business Loan loan

Unsecured business loans from \$5,000 to \$500,000 for Australian small businesses. Apply in 10 minutes, funding possible within hours.

Key details

| | |
|--------------------|---|
| Minimum amount | \$5,000 |
| Maximum amount | \$500,000 |
| Interest from | 9.90% |
| Term | 3 - 60 months |
| Approval time | Same day, funding in hours |
| Eligibility | Australian businesses, 6+ months trading, \$6,000+ monthly turnover |
| Online application | Yes |

Pros and cons

Pros:

- No property security required up to \$150,000
- Apply in 10 minutes
- Funding possible within hours
- Unlimited extra repayments
- Optional Qantas Points earning

Cons:

- Origination fee of 2-3.5%
- Early payout fee of 1.5%
- Weekly repayments only
- Interest rates not disclosed upfront

Requirements

- At least 6 months trading history
- Monthly turnover of \$6,000 or more
- Active ABN
- Business owner 18+ and Australian citizen or permanent resident
- Valid driver's licence
- Good credit history

Features

- Borrow \$5,000 to \$500,000
- Terms up to 5 years
- No property security up to \$150,000
- Weekly repayments
- Apply in 10 minutes online
- Same-day approval possible

Company information

| | |
|---------|---|
| Company | Prospa Advance Pty Ltd |
| Address | Level 23, 1 Market Street, Sydney NSW 2000 |
| Website | https://www.prospa.com |

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