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SocietyOne Home Renovation Loan

Loan fact sheet – generated 23 Nov 2026

AMOUNT
$5,000 – $50,000

INTEREST FROM
4.50%

RATING
5.0/5

Apply for SocietyOne Home Renovation Loan loan

Home Renovation Loans up to $50 000

Key details

Minimum amount	$5,000
Maximum amount	$50,000
Interest from	4.50%
Term	2 – 5 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Avoids refinancing the mortgage for smaller renovation projects
- No security required
- Fully online application
- Rate personalised to the borrower's credit profile

Cons:

- Rate is higher than a secured mortgage top-up for large projects
- No branch network for in-person support
- Lower credit profiles will see higher indicative rates

Requirements

- 18 years or older
- Australian citizen or permanent resident
- Regular income from employment or other verifiable source

- Active Australian bank account
- Valid driver's licence or passport for ID verification

Features

- Home Renovation Loans up to $50 000
- Term 2 - 5 years

Company information

Company	SocietyOne Australia Pty Limited
Address	Level 10/309 George St, Sydney NSW 2000
Website	https://www.societyone.com.au

Non-contractual information. Data updated 23 Nov 2026. For binding information contact SocietyOne Home Renovation Loan directly.
Source: https://www.strayaloans.com/loan/societyone-home-renovation-loan