



No fee personal loans

Make your goals a reality with a Pepper Money no fee personal loan.

Interest rate starting from*

5.95% p.a.

Comparison rate**

5.95% p.a.

Get my rate



Know your rate before applying – it won't affect your credit score



I want to...



Calculators & Tools



Help & Support





Rates based on your
circumstances

Get your rate before applying, it won't
impact your credit score.



No fees

Ditch the fees and save with our no fee
personal loan. No set up fee, no monthly
fee and no early repayment fee.



Get a quick decision

We'll aim to give you a decision within 5
hours. Funds in account next business day.

Apply online in 10 minutes or call us on

1300 108 794.

Personal loan product features

Feature	Unsecured loan	Secured loan
Interest Rate	Fixed interest rates range from 5.95% - 19.95%p.a.* (5.95% - 19.95%p.a. comparison rate**)	Fixed interest rates range from 4.95%-17.45%p.a.* (4.95% - 17.45%p.a. comparison rate**)
Easy Application Process	10 minutes online, or call us on 1300 108 794	
Loan Term	18 -84 months^	
Loan Amount	\$5,000 - \$50,000	\$15,000 - \$50,000
Funds Availability	Next business day following approval (subject to your bank's direct credit processing times)	
Repayment Type and Frequency	Pay by Direct Debit in weekly or fortnightly installments	
Fees and Charges	<div>We don't charge any application fees</div> <ul style="list-style-type: none">● Loan establishment fee \$0● Account administration fee \$0● Early repayment fee \$0● Security registration fee \$0 (Only for secured loans)	

For more information about our **secured loans** and **unsecured loans**, you can [download our facts sheet](#) or call us on 1300 108 794.

Ready to take the next step? Get your individual rate upfront without impacting your credit score.

 [Get My Rate](#)

See what a personal loan might look for you

Calculate your indicative interest rate and repayments.

What's your credit situation?

Excellent - No issues

Choose a loan amount

\$ 25000

Choose a loan term

2 years

Pick payment frequency

Weekly

Borrow from \$5,000 to \$50,000

Your indicative interest rate is*

5.95 %
p.a.

Your estimated repayment is

\$ 255.07

Apply Now

Important Information

This repayment calculator gives you an estimate of what your personal loan repayments could be, based on information you have provided in the calculator. It is to be used as a guide only and does not constitute a quote, pre-qualification, approval for credit or an offer for credit and you should not enter commitments based on it.

Car Finance

A range of flexible secured and unsecured car loan options.

Learn more

Debt Consolidation

Roll your debt into one easy-to-manage loan.

Learn more

Travel loan

We can get you there, wherever it may be.

Learn more

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Home i

Excellent

Excellent customer service, Jonathan helped me through the process, and was always helpful with any questions relating to the process. It gave me a good rate with no hidden costs. I would highly recommend Pepper Money to everyone.

Ganesh – Melbourne, VIC

One of the easiest lenders to deal with

They are definitely one of the easiest lenders to deal with I think they are really happy to give people a chance I am so appreciative of the opportunity that they gave me to improve my life with my loan I can't thank them enough I will recommend them to anybody.

Aaron - Sydney, NSW

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4.4 


Based on **575** reviews.

Read more reviews on



Still not found what you're looking for?

Pepper Money offers a wide range of borrowing solutions, tailored to your individual needs. Speak to a Lending Specialist today and let us do the hard work for you. Call **137 377** or click below learn more about our asset finance products.

 [Find out more](#)

Popular questions...

+ How do I apply for a personal loan?

+ How do I receive my individual rate?

+ What are acceptable loan purposes?

+ Will applying for a personal loan affect my credit score?

+ Secured or Unsecured personal loans?

+ How long does it take until I receive the funds?

+ Can I get a personal loan if I have defaults?

+ Where can I retrieve my personal loan application?

+ What are common fees and charges on your personal loans?

For the full FAQs [click here](#).

Help at hand





For more of your questions answered visit our [Help Centre](#).

Important Information




No fees apply, however we may pass on to you any third party enforcement or recovery costs incurred by us. Settlement times may vary depending on individual circumstances.

*Pepper Money Unsecured Personal Loan interest rates range from 5.95%-19.95% p.a. (Comparison rates range from 5.95%-19.95% p.a.) and Secured Personal Loan interest rates range from 4.95%-17.45% p.a. (Comparison rates range from 4.95%-17.45% p.a.). All Pepper Personal Loan rates are correct as of 13 May 2022 and subject to change at any time. The actual interest rate applicable will depend on the individual borrower’s circumstances.

**All Comparison Rates are calculated based on an unsecured loan of \$30,000 over a 5 year term. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

^Loan repayment terms range from 18 to 84 months for secured loans. Repayment terms range from 18 to 36 months for unsecured loans between \$5,000 and \$7,999, and 18 to 84 months for unsecured loans from \$8,000 to \$50,000.

EXAMPLE: An unsecured personal loan of \$30,000 borrowed over a term of 5 years with the minimum interest rate of 6.95% p.a. (6.95% p.a. comparison rate), would equate to an estimated minimum total amount payable of \$35,518.60 via the weekly payment option. Rates are subject to change.

Get in touch with a Lending Specialist  Call 1300 108 794  Email us  Get my rate

Connect with us



Sponsorships



Awards



All applications are subject to the credit provider’s credit assessment and loan eligibility criteria. Terms, conditions, fees and charges apply. Information provided is factual information only, and is not intended to imply any recommendation about any financial product(s) or constitute tax advice. If you require financial or tax advice you should consult a licensed financial or tax adviser.

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