

Business Loan - No Tax Returns

OverdraftMe Factsheet | 2026 Edition

What it is

A business loan assessed on bank statements only. No tax returns, no BAS, no financial statements required. Designed for businesses that are new (6 to 24 months old), behind on lodgements, had a bad year on paper, or simply want a faster process without waiting for their accountant.

Key facts

Feature	Detail
Facility size	Up to \$500,000
Interest rate	14% to 25% p.a.
Term	3 to 36 months
Documents	6 months bank statements only
Trading history	6 months minimum
Min monthly revenue	\$6,000 in business bank deposits
Credit score	Equifax 550 or above
Property security	Not required under \$150,000

Who it's for

- New businesses trading 6 to 24 months without tax history
- Businesses behind on ATO lodgements (accountant backlog)
- Businesses that had a bad year on paper but strong bank deposits
- Sole traders without complex financial statements
- Any business that wants approval based on real cash flow, not tax filings

Eligibility at a glance

- ABN active for 6+ months
- Monthly revenue \$6,000+ (shown on bank statements)
- Equifax credit score 550+
- No tax returns or BAS required
- ATO debt on a payment plan is OK

Get your indicative quote in 2 minutes. No credit check. !' ove

How it works

1

Check eligibility

60-second online form. No credit check. We confirm bank-statement-only assessment applies.

2

15-minute call with John

Discuss why tax returns are not available. We match you to lenders that assess on cash flow, not filings.

3

Upload 6 months of bank statements

That is the entire document list. No tax returns, no BAS, no profit and loss.

4

Decision and funding

Lender decision typically 1 to 4 hours. Funds deposited same day for morning applications.

What documents you need

- 6 months of business bank statements (PDF or CSV)
- ABN confirmation or ASIC extract
- Driver's licence (front and back)
- No tax returns. No BAS. No financials.

Worked example

Loan amount: \$75,000

Term: 18 months

Interest rate: 20% p.a. (fixed)

Weekly repayment: ~\$524

Total interest over 18 months: ~\$16,300

Approved with zero tax returns on file

Real numbers for your business?

Get your indicative quote at overdraftme.com.au or call 02 8046 3933

Why use OverdraftMe

- 50+ non-bank lenders on panel. One application, best match, one credit enquiry.
- 100% free to you. The lender pays our fee on settlement. You pay nothing.
- Direct access to John Pierre Saliba, 10+ years in finance, \$600M+ facilitated.

Written by John Pierre Saliba

Director, OverdraftMe | Bachelor of Business & Commerce | Advanced Diploma in Financial Planning
Diploma of Finance & Mortgage Broking Management | MFAA Accredited | AFCA Registered
Credit Representative of Lend & Loan Pty Ltd - Australian Credit Licence 511092

Talk to John Pierre Saliba directly

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