

Fast Business Loan

OverdraftMe Factsheet | 2026 Edition

What it is

A fast business loan is a short-term fixed loan with accelerated approval. Decisions from 1 hour. Same-day funding available for complete applications submitted in the morning. Designed for urgent needs: supplier payments, ATO bills, emergency repairs, or time-sensitive opportunities.

Key facts

Feature	Detail
Facility size	\$5,000 to \$300,000
Interest rate	15% to 26% p.a.
Term	3 to 18 months
Speed	Decisions from 1 hour, same-day funding
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

- Urgent supplier payment due today or tomorrow
- ATO debt or tax bill with a hard deadline
- Emergency equipment repair that cannot wait
- Time-sensitive opportunity (stock deal, contract deposit)
- Electricians, plumbers, civil contractors, tradies, retailers

Eligibility at a glance

- ABN active for 6+ months
- Monthly revenue \$6,000+ (shown on bank statements)
- Equifax credit score 550+
- No property security required under \$150K
- 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. Immediate indication.

2

Call John directly

Explain the urgency. We prioritise same-day applications and match you to the fastest lender.

3

Upload 6 months of bank statements

Send via email or secure upload. We submit within 30 minutes of receiving docs.

4

Decision and same-day funding

Fastest lenders return decisions in 1 hour. Funds in your account by end of business.

What documents you need

- 6 months of business bank statements (PDF or CSV from your bank)
- ABN confirmation or ASIC extract
- Driver's licence (front and back)
- If over \$150K: may require property details

Worked example

Loan amount: \$50,000

Term: 12 months

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

Weekly repayment: ~\$1,152

Total interest over 12 months: ~\$9,900

Applied 9am, approved 11am, funded by 3pm same day

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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