

Product pricing



Prospera Business Loan pricing

Terms available	Up to 5 years		
	Eligibility ¹		
	Tier 1	Tier 2	Tier 3
Min. monthly turnover	\$55,000		
Min. credit score	550	650	700
Time trading	3y	5y	7y
	Pricing (ASR ²) – All eligible industries ³		
Property owner	17.99%	14.99%	9.99%
Non-property owner	19.99%	16.99%	12.99%
Variations	Construction and Demolition, Transport: up to +2% ASR		
	=> \$100K can have a max price of 19.99% ASR		
	Other criteria ⁴		
Credit history	<p>A clean credit history is required to receive the above prices.</p> <p>This means: A maximum of 1 dishonor in the last 6 months. No unpaid defaults. Competitor loans may impact pricing.</p>		
	Documentation		
	<p>Completed application form</p> <p>6 months bank statements</p> <p>A copy of IRD Portal when the total exposure is above \$100k</p>		



1. Only applicable to “new customers” which is defined as either a) New to Prospera; or b) New to Partner, an existing Prospera customer referred by a Partner they haven’t previously been linked to; or c) Returning Prospera customer that previously held a capital product with Prospera but has not had any active product for at least six (6) months, and is re-engaged through the Partner’s referral.
2. Rates shown are Annual Simple Rates (ASR) and are estimates only. Your loan is priced using an Annual Percentage Rate (APR), which is calculated on a daily basis. Your final APR and repayments will be confirmed in your loan offer.
3. Industry exclusions and variations may apply. Please contact Prospera for more details.
4. A minimum of 1 director needs to be asset backed for exposure between \$150k to \$500k. An upfront caveat may be required where amounts requested are greater than \$300k. Prospera will register security over the business assets on the government’s Personal Property Security Registry (PPSR) for amounts greater than \$150k.

This is a general guide only and does not constitute an offer or credit approval. All loans and enquiries are subject to Prospera’s eligibility criteria and credit policies and not all amounts, term lengths or rates will be available to all applicants. Fees, terms and conditions apply. This guide is current as of 18/02/2026 and is subject to change without notice.