



Welcome to Upstart

Choose a flexible monthly payment date.

CHECK YOUR RATE

🔒 Won't affect your credit score ¹

Real estate investors can't qualify for financing for projects or need a small amount of cash for a down payment or to purchase or rehab a property?

Business owners can't qualify for a working capital loan?

Check out an Upstart personal unsecured loan for your project.

Why choose Upstart for your online personal loan?

You're more than your credit score—Our model looks at factors such as your education⁴ and employment to help you get a rate you deserve.



Flexible loan amounts

You can get a personal loan from \$1,000 to \$50,000⁵.



Fixed rates and terms

Choose between personal loans in 3 or 5 year terms, with fixed rates of 6.4% - 35.99% APR.⁶



No prepayment fees

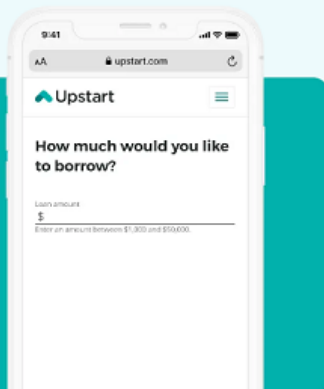
You can prepay your loan at any time with no fee or penalty.

How to easily apply for a personal loan online in 3 steps

1

Get your rate

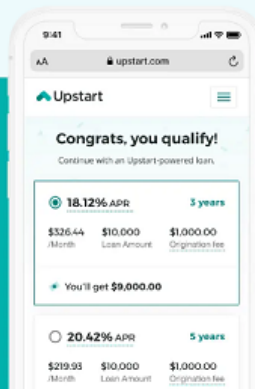
It takes less than 5 minutes to check your rate—and it won't affect your credit score.¹



2

Get approved

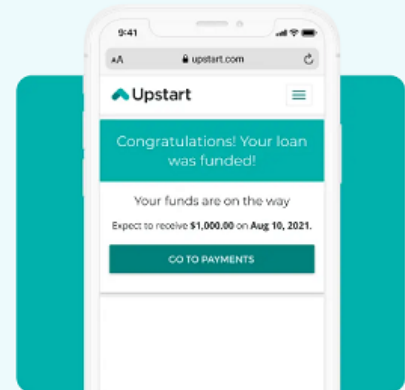
Most customers are instantly approved with no paperwork required.⁸



3

Get funds

Once approved, you could get your funds in 24 hours or less.²



[Check your rate](#)

🔒 Won't affect your credit score¹

Upstart

Key facts

Upstart provides a solid personal loan that boasts nontraditional underwriting and fast approval.

- Accepts borrowers new to credit.
 - Fast funding.
- Option to change your payment date.
- Option to pre-qualify with a soft credit check.
- Seven-day customer service availability.

Qualifications

- Must be a U.S. citizen or permanent resident.
 - Must be at least 18 in most states.
- Must have a valid email address and Social Security number.
- Must have a bank account at a financial institution with a routing number.
 - No bankruptcies in the last 12 months.
 - No current delinquent accounts.
 - Minimum credit score: None.
 - Minimum annual income: \$12,000

Available Term Lengths 3 to 5 years

Fees

- Origination fee: 0% to 12%.
- Late fee: 5% of past due amount or \$15, whichever is greater.
 - Returned check fee: \$15.

[How to Calculate Your Self Employed Income For an Upstart Loan](#)

[Check your rate](#)

🔒 Won't affect your credit score¹

We've helped more than 2.8 million customers⁷



Dayana was able to pay down her debt with an \$8,000 personal loan through Upstart

"You have no idea what that loan did for me. Thank you Upstart for really being that light at the end of a tunnel."

Our customers say **Excellent** ★★★★★ 4.9 out of 5 based on 45,252 reviews ★ Trustpilot

★★★★★ Invid	★★★★★ Invid	★★★★★ Invid	★★★★★ Invid
The site was simple and...easy	Great and quick service	This was quick and relatively ...	Fast
The site was simple and easy...explained what to due in simple terms and did not take...	Great and quick service. I will definitely tell others of this wonderful company. T...	This was quick and relatively easy. It gives me peace of mind also for my accounts s...	Fast, easy, quick funding
Craig, 7 hours ago	Pati-Las Vegas,NV, 12 hours ago	Donna, 12 hours ago	Robin, 12 hours ago

[Check your rate](#)

🏠 Won't affect your credit score¹

1. When you check your rate, Upstart will check your credit report. This initial (soft) inquiry will not affect your credit score. If you accept your rate and proceed with your application, Upstart will do another (hard) credit inquiry that will impact your credit score. If you take out a loan, repayment information may be reported to the credit bureaus.
2. If you accept your loan by 5pm EST (not including weekends or holidays), your funds will be sent on the next business day.
3. Your loan amount will be determined based on your credit, income, and certain other information provided in your loan application. Not all applicants will qualify for the full amount. Minimum loan amounts vary by state.
4. The majority of borrowers on the Upstart marketplace are able to receive an instant decision upon submitting a completed application, without providing additional supporting documents, however final approval is conditioned upon passing the hard credit inquiry. Loan processing may be subject to longer wait times if additional documentation is required for review.

For Additional Financing Products for Real Estate Investors and Small Business Owners

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