

[Get started](#)

# Personal Loans

## Apply in Minutes, get your funds in days

Borrow up to \$50,000 for home improvements, major purchases, consolidating debt, and more!!\*

[Apply now](#)

Checking your rate will not impact your credit score.





Say goodbye to high-interest debt!

[See your loan options today.](#)

# Rate makes it quick & easy.

At reasonable rates with personalized terms.



## Low rates

Easy fixed-rate monthly payments



## Fast application

Apply in as few as 10 min



## Quick turnaround

Funds in 1-2 business days



## Repayment options

From 1-5 years



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Easy fixed-rate monthly payments

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## Repayment options

From 1-5 years

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[Find your loan options](#)

# Get the extra financial help you need.



Remodel your home

Cover unexpected expenses like car repairs or medical bills



# Get the extra financial help you need.

Use your Rate personal loan to help:

- Consolidate high-interest rate debt

- Remodel your home

- Cover unexpected expenses like car repairs or medical bills

## As easy as 1-2-3!



**Rate**

**\$20,000**

\$4,000 \$50,000

— — +

**\$652.37/mo**  
For 36 months

<b>APR</b>	<b>Total Interest and Fees</b>
10.74%*	\$3,484.96

**Congratulations,  
your loan is approved!**

\*Representative example of repayment terms for an unsecured personal loan: For \$20,000 borrowed over 36 months at 10.74% APR (including 0.25% autopay discount), the monthly payment is \$652.37. This example is an estimate only and assumes all payments are made on time.

## 1 Check your rate

Select your loan amount, and see your loan options without impacting your credit score.

## 2 Customize your loan

Choose from three repayment terms to find interest rate and monthly payment that fits your budget.



Upon approval, sign your loan contract and then you'll have your funds. It is that simple.

Check Your Rate

Check Your Rate

Checking your rate will not impact your credit score.

## Personal loan FAQs

### What is a personal loan from Rate?



A personal loan is money borrowed from a lender at a fixed interest rate that is paid back by the borrower monthly over 1-5 years depending on the time frame and monthly payment option selected. Rate personal loans are unsecured, meaning they require no collateral.

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



Rate conducts a soft credit pull to check the rates and terms you qualify for, that will not affect your credit score. If you are offered loan options and proceed with the application, we will verify the accuracy of your application, which is considered a hard credit pull. This action will be recorded as an inquiry on your credit report and may impact your credit score.

### What are the benefits of obtaining a personal loan?



Personal loans from Rate typically offer higher loan amounts and lower rates than a credit card, feature a fixed payment plan and require no collateral. You can use a personal loan for nearly any expense from remodeling a bathroom to debt consolidation to funding a family vacation.





Rate personal loans come with a fixed interest rate, and individual rates are determined based on your credit history, application information, the term you select, and other factors.

Standard fixed rates range from 9.99% to 21.99% APR. With a 0.25% autopay discount established at loan origination with an automated monthly debit from a qualifying deposit account for repayment, fixed rates range from 9.74% to 21.74% APR. Loan amounts range from \$4,000 - \$50,000 and are subject to state requirements. Loan proceeds cannot be used for post-secondary education expenses or to purchase cryptocurrency or securities. An origination fee of 0%-6% is charged for each loan, which will be deducted from any loan proceeds you receive, and are subject to state requirements.

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## How much can I borrow?



Personal loans from Rate range from \$4,000 to \$50,000 in most states. The maximum amount you may borrow depends on your state of residency and what you qualify for based on your application information.

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## How long will it take to get my money?



With Rate personal loans, you can apply in minutes, get a decision in under 60 seconds, and receive your funds 1-2 business days after approval

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## Who can I contact for more information about the personal loan product?



If you have any questions regarding your personal loan application or need assistance, please feel free to reach out to our dedicated personal loans team at 833-533-2306 during our operating hours, which are Monday to Friday from 9 a.m. to 6 p.m. EST. Additionally, you can email us at [loanhelp@rate.com](mailto:loanhelp@rate.com).



# Still curious about personal loans? Read on.



potential drawbacks. Take a look at five of the most compelling perks to taking out a personal loan and decide for yourself...

[Read more](#)



## What are the requirements for a credit score on a personal loan?

A personal loan can help you get the financial help you need when you need it most. Personal loans cover any number of expenses or obligations. If you need to consolidate debt, pay for large...

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you've earned it. You may want to pay off credit card debt or medical bills, pay for a...

[Read more](#)

Loans are made by Guaranteed Rate, Inc. (NMLS ID 2611).

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**Terms and Conditions:** You must be 18 years of age or older (19 years of age or older in Alabama). To qualify, a borrower must be a US citizen, a permanent resident, or a non-permanent resident in the US on a valid, long-term visa. All loan applications are subject to credit review and approval as well as income and employment verification. You must meet our minimum requirements established for this offer including, but not limited to, credit history, debt-to-income ratio, and application information. Your actual rate depends on your requested loan amount, loan term, creditworthiness, and a variety of other factors. Loan amounts range from \$4,000 - \$50,000. Rates and loan amount may differ due to state-specific requirements and may impact your ability to qualify for a loan. Limitations: AR, CO, FL, KS, LA, MA, ME, MN, NC, PA, RI, TX, VT, WI and WY (rate); AK, CA, IL, MA, NH, NM, RI and SC (amount); OH (duration). The lowest rate advertised is reserved for the most creditworthy borrowers. Advertised rates and terms are current as of 02/21/25 and are subject to change without notice.

An origination fee of 0%-6% is charged for each loan, which will be deducted from any loan proceeds you receive, and are subject to state requirements. Restrictions apply, please refer to [rate.com/personal-loans](https://www.rate.com/personal-loans) for more information.

Personal loans are only available in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MT, NC, ND, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WI and WY as of 02/21/25. Loan applications outside of these states will not be accepted at this time.



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Operating as Guaranteed Rate, Inc. in New York.

The company name, Guaranteed Rate, should not suggest to a consumer that Guaranteed Rate provides an interest rate guaranteed prior to an interest lock.