Business funding up to $400K — built for simplicity.

Apply in minutes. Get funds as soon as 24 hours later.†

Why do you need funding?

Manage cash flow

Buy equipment

Grow my business

Cover business expenses

Existing customer? **Sign in**

Recognized as “Best for Short-Term Loans” by industry experts.

Forbes ADVISOR

nerdwallet

lendingtree

Funding options built to work for you

OnDeck Line of Credit

A revolving credit line you can draw from 24/7 to receive funds within seconds.*

- Credit limits from $6K - $200K
- Flexible repayment terms of 12, 18 or 24 months
- Great for keeping funds on hand

Learn More

OnDeck Term Loan

A one-time lump sum of cash with an eventual option to apply for more.

- Loan amounts from $5K - $400K
- Repayment terms up to 24 months
- Great for larger investments in your business

Learn More

funded since 2006

See why business owners choose us.

Easy process

You can work with OnDeck directly from application to funding, without going through a third party.

Same-Day Funding

After approval, you can get funds as soon as the same day.[†]

No hard credit pulls

Check your eligibility without affecting your credit score.

What can you do with funding from OnDeck?

Enjoy the benefits of working directly with OnDeck. No matter your goal, our in-house loan advisors can help you choose a financing solution — no middleman or delays.

- Purchase inventory
- Cover payroll
- Expand or renovate
- Launch marketing campaigns
- Stabilize cash flow
- Upgrade equipment
- Hire more employees
- Consolidate business debt

Funding that moves at your speed.

1. **Complete the application.**

   Our streamlined process is designed to be completed in just minutes.

2. **Get a decision.**

   Work with an expert loan advisor to choose the best option for you.

Sign your contract and get funds as soon as the same day.†

Apply Now

Are we a match? Check our minimum requirements.**

1 Year
in business

Business
checking account

$100K
business annual revenue

625
personal FICO® score

We're fluent in small business — and ready to take your call.

You don't need to be an expert on **small business loans**. Our team of U.S.-based loan advisors is here to help you every step

9 a.m. – 7 p.m. ET

Trusted by thousands of business owners like you.

Dion Griego made the entire process…

Dion Griego made the entire process simple and easy. Very responsive and easy to get...

Troy Parker, 11 hours ago

Rated **4.7** / 5 • 6,089 reviews

Showing our 4 & 5 star reviews

Trustpilot

ondeck®

ACCREDITED BUSINESS A+ Rating BBB

INNOVATIVE LENDING PLATFORM ASSOCIATION

Forbes ADVISOR BEST OF 2023 OnDeck Best Small Business Loans

† Same-Day Funding is only available Monday – Friday before 10:30 a.m. ET. If checkout is done before 10:30 a.m. ET, funds will typically be available by 5 p.m. local time the same day. If checkout is done after 10:30 a.m. ET, or on a weekend or bank holiday, it will not qualify for Same-Day Funding and funds will be deposited within 2 – 3 business days.

* Instant Funding is not available the same day you execute your line of credit agreement. Instant Funding requires registration and is subject to the **Instant Funding Terms & Conditions**. Instant Funding is limited to open lines of credit for draws between $1,000 - $10,000, and you can only make one draw request per day. Not all banks or debit card providers participate, and you must register a business debit card matching the information associated with your OnDeck account. Transfers are typically completed within 30 minutes, but may be subject to additional restrictions or delays.

** There are some industries we cannot serve (see list of **restricted industries**). In addition, OnDeck does not lend to businesses in North Dakota. Other underwriting requirements may apply.

§ Eligibility for the lowest rates is very limited, available only to businesses with the strongest creditworthiness and cash flows, and typically businesses that have shown an excellent payment history on prior loan products with OnDeck. The average rate for term loans is 53.2% APR and the average rate for lines of credit is 59.8% APR. Averages are based on loans originated in the half-year ending June 30, 2026.

◊ All lines of credit require a minimum draw of $1,000 at origination.

⩩ Only customers who have previously renewed a term loan are eligible for a 0% origination fee. For customers renewing a term loan for the first time, a discounted origination fee will apply. No discount to the origination fee will be applied if you are approved for, and accept, a renewal loan of 24 months.

Loans are subject to lender approval. Depending on the state where your business is located and other attributes of your business and the loan, your business loan may be issued by a member of the OnDeck family of companies or by Celtic Bank. Your loan agreement will identify the lender prior to your signing. Only select customers with strong credit profiles and sufficient verified monthly revenue who meet specific underwriting requirements are eligible for loans of $400K.

4700 W. Daybreak Pkwy., Suite 200, South Jordan, UT 84009