

Discover financing that fits your needs.

Explore affordable payment options for your purchase.







Apply for the financing you need today.





Financing available from \$500 to \$25,000*

Simple, fast online application

Affordable monthly payments

Competitive interest rates, including Promotional Financing offers**

No prepayment penalties

^{*}Some applicants may qualify for more. Actual loan amount and term depend on credit usage and history.

^{**}Lender Promotional Financing availability and terms vary. Interest may accrue, which will be payable if loan is not paid in full within promotional period. Prior to accepting a Promotional Financing offer, see loan contracts for full details.



Easy application

It only takes a few minutes to complete the simple online application



More options

Access multiple financing options with affordable interest rates and payment terms



Fast approval

You'll receive a response from our lender network the same business day



Affordable financing

Find a payment plan that fits your needs and your budget



Superior service

Your dedicated support rep will answer all your questions and help you through the entire application process

Frequently asked questions

What does United Credit offer?

United Credit helps consumers within a wide range of credit scores apply for financing with multiple lenders, meaning we connect more people like you with the loan you need. We are not a lender; instead, we are a gateway to lenders who provide installment loans and other financing options with affordable interest rates and payment terms. Loans from our lender network vary based on your credit application.

What are the requirements for approval?

Each of our lending partners has unique requirements and takes multiple factors into consideration, including but not limited to income, credit profile, and outstanding debt balances. In many cases, all you need is a valid ID and a verified mailing address to qualify.

How does the financing process work?

After you complete an online application, we will submit it to our lender network. If you pre-qualify, you will receive a financing option within minutes (or up to one business day) after the application is submitted.

If one of our lending partners approves your loan request, we may contact you to review the terms and conditions. Once the terms are accepted and any stipulations are provided, the lender will disburse the funds you have requested.

How do I make payments?

Once your loan is approved, you'll work directly with the lender to make payments.

When is my first payment due?

The exact terms of your loan will be determined by your lender. However, most lenders require payment 1 month after purchase.



Together, we do more

We're here to help you get the loan you need.

Apply now for affordable financing and discover your options today.⁺

855-503-1800 UnitedCredit.com

+United Credit is NOT a lender. We simply send your information to our lender network for approval and credit terms. Credit approval is not guaranteed.

Please refer to our complete Terms and Conditions at unitedcredit.com/terms-and-conditions.