

Excluded industry list

Prospa provides business loans across a wide range of industries. The following industries are excluded.



- Adult related industries
- Physical auction house (excluded) - Online auction businesses (permitted)
- Debt collection agencies / debt purchasers
- Direct marketing – telemarketing, fundraising, mail order, direct-mail, pyramid sale schemes etc
- Financial institutions / lenders, where Prospa’s capital is in their own source of funding (i.e. lender is going to use our funds to lend to their customers)
- Firearm dealers
- Foreign currency exchange services
- Freight forwarding and customs clearing houses
- Gambling related industries (including the advertising and promotion of gambling)
- Not-for-profit organisations i.e. charities, churches etc.
- Panel beaters and smash repairers
- Pawn shops / pawnbrokers
- Residential property development (A typical profile of a property developer is someone who “owns, subdivides, builds and sells homes”, but may also include a property builder who has concentration)
- Shares / stockbrokers and investment businesses
- Tattoo studios
- Taxi and ridesharing services (Uber, Ola etc)
- Ticket resellers / entertainment sales
- Tobacconists
- Vehicle glass tinting
- Vehicle wrecking yards