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Web Services » Business & Finance » Online Personal Loans Review » Personal Cash Advance

Personal Cash Advance

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Pros

Personal Cash Review connects borrowers to numerous lenders for the best loans.

Cons

Their [website](#) offered little information regarding their services or [rates](#).

The Verdict: 5.33/10

Despite how tight-lipped Personal Cash [Advance](#) is on their [site](#), they offer invaluable lending services.



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Review Specifications Images Side By Side Comparison Learning Center

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Like 0 0

Personal Cash Advance is a trustworthy and reliable [online personal loan](#) provider with services that do not necessarily reach or surpass those offered by the higher-ranked services in this category. We gave Personal Cash Advance the lowest ranking due in large part to the lack of information they offer on their website. While this payday loan company falls short in some areas, it has helped connect thousands of borrowers with lending organizations across the nation, fulfilling a valuable role in helping put money in the hands of those who need it most.

[Merchant Cash Advance](#) www.captap.com

Get A Merchant Cash Advance For Your Business. \$5k-\$150k. Apply Now



Features: 7.5/10

AdChoices

Compare

100 Day Loans	NetLoanUSA	FaxFreeCash	PayDay One	SonicCash	CashNetUSA	National Payday	MyPayday Loan	Personal Cash Advance
9.5	9.4	9.3	10	10	10	10	10	7.5



TopTen Product List

See All »

- 100 Day Loans
- NetLoanUSA
- FaxFreeCash
- PayDay One
- SonicCash

Most Popular Products

- Best AntiVirus Software (2,439,030 views)
- Video Editing Software (2,344,618 views)
- DVD Copy Software (2,342,296 views)
- Registry Repair Software (2,136,072 views)
- Internet Filter Software (1,590,362 views)



In terms of features, Personal Cash Advance was rather tightlipped on the matter. They gave us few details beyond the best-case scenario you can expect after applying for a loan. Unlike the other lenders we reviewed, this one did not disclose the APR you could expect with one of their loans, or even what their standard fees are.

The site appears to have adequate security measures because it uses McAfee's personal data encryption protocols. Personal Cash Advance offers website security measures that are standard among online payday loan lenders, and VeriSign has marked them as a trusted site.

Repayment Terms: 5/10

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Like some of the top-ranked services in the area of fast cash loans, Personal Cash Advance is simply an intermediary company that helps you get a loan from a separate lender. When you apply for a payday loan, they will query their database of participating lenders and submit your application to the networks that are best suited to your needs.

Many of the terms in your loan are dependent on which lender provides the loan. Such things as early-repayment and late-payment fees, term lengths, extensions and payment options all vary depending on the lender. Sadly, Personal Cash Advance does not give many examples or details regarding what you can expect to see in your loan policy, which means you won't find out any details until you apply.

Loan Application Information: 1.3/10

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This company's loan application is a five-step process that requires the usual information, including employment history and Social Security Number (SSN). The details were all easy to obtain and do not require you to fax documents. There is, however, one detail that you should consider before applying for a loan through this company. Humorously enough, we found conflicting details on their site. On the How It Works page, they state that the minimum monthly income required to qualify for a loan is \$800. On their FAQs page, however, the amount they specify is \$1,000.

Help & Support: 7.5/10

[Compare](#) ▾

Their phone support is rather comprehensive and quickly puts you in contact with a representative who can easily answer any questions or address any reservations you have regarding their loans. Like most fast cash loans services, it's generally the case that applicants want as little human contact throughout the application process as possible, so you can also access support through email and a FAQs section.

Summary:

Personal Cash Advance ranked low on our review because of the lack of details it provides to prospective borrowers. In comparison to other services that carefully outline and detail the entire loan process, this service leaves you mostly in the dark. You'll never know what options or terms you'll receive until you apply, which can make for a negative experience. As a borrower, you want to know all of the risks associated with a loan before you apply or commit to anything, which is an aspect of the payday loan application process that this service does not sufficiently accommodate.

[Cash Advance.com Loans](#) CashAdvance.com
2 Minute Approval - Apply Now! Cash & Payday Loans on Your Terms



AdChoices

Kiss Your Bills Goodbye!

- Up To \$1000
- All Credit OK
- 7-Minute App
- Fast Cash

Apply Now!

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