

Buy Now, Pay Later



GET STARTED



Conditional approval in seconds

How it works



You Choose

Plan your renovation



You Apply

Apply to reno now
& pay later



We Pay

Conditionally
approved, with funds
to your account



Reno Now

Get started today
with flexible
repayments

For more information call us on **1300 990 115** or visit **www.handypay.com.au**



Handypay provides a simple, affordable, payment plan solution that enables you to turn your house into a home today and pay over time - now that's handy!

Flexible Plan

Loan Amounts

\$2,001 - \$100,000

Loan Term

1 - 7 years

Repayment Frequency

Weekly, Fortnightly, Monthly

Rates & Fees

Early Repayment

Penalties: Nil

Fixed Rates

From 7.37% p.a.* (7.63% Comparison Rate)

Fees

One off establishment fee from \$250

Features

Fast Settlements

Funds as soon as 24 hours

Single or Joint Applicants

\$100,000 per applicant

Simple and Easy

Stress free application process

Indicative loan terms and repayment rates:

Amount	Weekly			Fortnightly			Monthly		
	3 Yrs	5 Yrs	7 Yrs	3 Yrs	5 Yrs	7 Yrs	3 Yrs	5 Yrs	7 Yrs
\$2,000	\$16	\$10	\$8	\$32	\$21	\$16	\$70	\$45	\$34
\$3,000	\$23	\$15	\$11	\$47	\$30	\$23	\$101	\$65	\$50
\$4,000	\$30	\$20	\$15	\$61	\$39	\$30	\$132	\$85	\$65
\$5,000	\$38	\$24	\$18	\$75	\$48	\$37	\$163	\$105	\$80
\$6,000	\$45	\$29	\$22	\$89	\$58	\$44	\$194	\$125	\$95
\$7,000	\$52	\$33	\$26	\$104	\$67	\$51	\$225	\$145	\$111
\$8,000	\$59	\$38	\$29	\$118	\$76	\$58	\$256	\$165	\$126
\$9,000	\$66	\$43	\$33	\$132	\$85	\$65	\$287	\$185	\$141
\$10,000	\$73	\$47	\$36	\$147	\$94	\$72	\$318	\$205	\$157
\$11,000	\$80	\$52	\$40	\$161	\$104	\$79	\$349	\$225	\$172
\$12,000	\$88	\$56	\$43	\$176	\$113	\$86	\$381	\$245	\$187
\$13,000	\$95	\$61	\$47	\$190	\$122	\$94	\$413	\$266	\$203
\$14,000	\$102	\$66	\$50	\$205	\$132	\$101	\$444	\$286	\$219
\$15,000	\$110	\$71	\$54	\$219	\$141	\$108	\$476	\$306	\$234
\$20,000	\$146	\$94	\$72	\$293	\$188	\$144	\$635	\$409	\$312
\$25,000	\$183	\$118	\$90	\$366	\$235	\$180	\$794	\$511	\$390
\$30,000	\$219	\$141	\$108	\$439	\$282	\$216	\$952	\$613	\$469
\$35,000	\$256	\$165	\$126	\$512	\$330	\$252	\$1,111	\$715	\$547
\$40,000	\$292	\$188	\$144	\$585	\$377	\$288	\$1,270	\$817	\$625
\$45,000	\$329	\$212	\$162	\$658	\$424	\$324	\$1,429	\$919	\$703
\$50,000	\$366	\$235	\$180	\$732	\$471	\$360	\$1,587	\$1,021	\$781
\$60,000	\$439	\$282	\$216	\$878	\$565	\$432	\$1,905	\$1,226	\$937
\$70,000	\$512	\$329	\$252	\$1,024	\$659	\$504	\$2,222	\$1,430	\$1,093
\$80,000	\$585	\$376	\$288	\$1,170	\$753	\$576	\$2,540	\$1,634	\$1,249
\$90,000	\$658	\$423	\$324	\$1,317	\$847	\$648	\$2,857	\$1,838	\$1,406
\$100,000	\$731	\$470	\$360	\$1,463	\$941	\$720	\$3,175	\$2,043	\$1,562

Low Rate Payment Plan. Updated November 2024

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*Rates are from 7.37% with a comparison rate of 7.63%. This comparison rate is based on an OurMoneyMarket A+1 unsecured personal loan of \$30,000 over 7 years. WARNING: These comparison rates are accurate only for the example provided and may not include all fees and charges. Different loan grades, terms, fees, or loan amounts might result in a different comparison rate. OurMoneyMarket Lending Pty Ltd ABN 64 605 231 669 trading as Handypay. Australian Credit License 488228. Credit is subject to OurMoneyMarket Lending's standard terms and conditions and lending criteria.