

Small payments for big ideas

Low-rate, flexible home improvement payment plans



Finance your project in 3 easy steps



Fill in a **quick and easy** application online. Get your rate estimate in minutes, with **no impact** on your credit score.



Finish your application to get verified and approved. Handypay can settle funds in as little as 24 hours after approval.



Repayments are conveniently scheduled in line with your pay cycle, so you can **reno now - pay later!**



Scan or Click the QR code to get started!

For more information visit handypay.com.au



Simple, flexible, low-rate payment plans

We've partnered with award-winning finance provider Handypay so that you can access a **simple, fixed-rate payment plan** and get your home improvement project started today.



\$2,001 – \$100,000
available funds
per applicant



Weekly, fortnightly,
or monthly
repayments



Flexible 1-7 year
terms to suit
your needs



No monthly
account fees, or
early exit fees



Indicative repayment amounts

Handypay low-rate payment plan.
Fixed interest rates from 6.57% p.a. Comparison rate 7.19% p.a.

Amount	Weekly			Fortnightly			Monthly		
	3 Yrs	5 Yrs	7 Yrs	3 Yrs	5 Yrs	7 Yrs	3 Yrs	5 Yrs	7 Yrs
\$5,000	\$38	\$24	\$18	\$75	\$48	\$37	\$163	\$105	\$80
\$10,000	\$73	\$47	\$36	\$147	\$94	\$72	\$318	\$205	\$157
\$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
\$40,000	\$292	\$188	\$144	\$585	\$377	\$288	\$1,270	\$817	\$625
\$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

Indicative repayment amounts have been calculated based on an interest rate of 7.37% and establishment fee of 2.25% (minimum \$250) – updated December 2024. Rates start from 6.57% p.a. (comparison rate of 7.19% p.a.). This comparison rate is based on an OurMoneyMarket A+1 unsecured personal loan of \$30,000 over 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. OurMoneyMarket Lending Pty Ltd ABN 64 605 231 669 trading as Handypay. Australian Credit Licence 488228. Credit is subject to OurMoneyMarket Lending's standard terms and conditions (<https://handyfinance.com.au/terms-of-use/>) and lending criteria. Fees and charges apply. Canstar Outstanding Value Personal Loans Winner 2022, 2023, 2024. Canstar Outstanding Value Car Loans Winner 2024. WeMoney Best For Quality Personal Loans Winner 2023, 2024, 2025. WeMoney Best for Quality Car Loans Winner 2025.