

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 from 7.19% p.a.)
A one-off establishment fee will be added to your payment plan.

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	\$25	\$19	\$77	\$50	\$39	\$167	\$109	\$84
\$10,000	\$75	\$49	\$38	\$150	\$98	\$76	\$325	\$212	\$164
\$15,000	\$112	\$73	\$57	\$224	\$146	\$113	\$487	\$317	\$246
\$20,000	\$149	\$97	\$75	\$299	\$195	\$151	\$649	\$423	\$328
\$25,000	\$187	\$122	\$94	\$374	\$244	\$189	\$811	\$529	\$410
\$30,000	\$224	\$146	\$113	\$449	\$293	\$227	\$974	\$635	\$492
\$40,000	\$299	\$195	\$151	\$598	\$390	\$302	\$1,298	\$846	\$655
\$50,000	\$374	\$244	\$189	\$748	\$488	\$378	\$1,623	\$1,058	\$819
\$60,000	\$448	\$292	\$226	\$897	\$585	\$453	\$1,947	\$1,270	\$983
\$70,000	\$523	\$341	\$264	\$1,047	\$683	\$529	\$2,272	\$1,481	\$1,147
\$80,000	\$598	\$390	\$302	\$1,196	\$780	\$604	\$2,596	\$1,693	\$1,311
\$90,000	\$672	\$439	\$340	\$1,346	\$878	\$680	\$2,921	\$1,904	\$1,475
\$100,000	\$747	\$487	\$377	\$1,495	\$975	\$755	\$3,245	\$2,116	\$1,638

Indicative repayment amounts have been calculated based on an interest rate of 8.87% p.a. with a comparison rate of 9.82% p.a.

Credit is provided by OurMoneyMarket Lending Pty Ltd ABN 64 605 231 669 trading as Handypay. Australian Credit Licence 488228. Credit is subject to fees, charges and Handypay's standard terms and conditions (<https://handyfinance.com.au/terms-of-use/>) and lending criteria. Target Market Determinations can be found at handypay.com.au/TMD. Rates start from 6.57% p.a. (comparison rate of 7.19% p.a.). These comparison rates are based on an OurMoneyMarket A+1 unsecured personal loan of \$30,000 over 5 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. A one-off establishment fee of 0% - 6% of the loan amount will be added to the principal loan balance, to be paid off over the loan term. The establishment fee is calculated based off your credit score and other credit criteria. 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. Introducers have arrangements with Handypay under which they refer customers to Handypay, but have no involvement in the loan approval process or ongoing loan administration. Updated November 2025.