

# Buy Now, Pay Later



GET STARTED



 handypay™

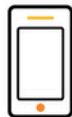
Conditional approval within seconds

## How it works



### You Shop

Select what you want to buy



### You Apply

Apply to buy now & pay later



### We Pay

Approved in seconds & we pay the vendor



### Own It

Own it today with flexible payments

For more information call us on 1300 990 115 or visit [www.handypay.com.au](http://www.handypay.com.au)



Handypay provides a simple, affordable payment plan solution that enables you to enjoy today and pay over time - that's handy!

### Flexible Plan

**Loan Amounts**  
\$2,001 - \$75,000

**Loan Terms**  
1 - 7 Years

**Repayment Frequency**  
Weekly, Fortnightly  
Or Monthly

### Rates and Fees

**Early Repayment**  
Penalties Nil

**Rates (Fixed)**  
from 7.37% p.a.\*

**Comparison Rate**  
7.63%

**Fees**  
Once-Off Establishment  
Fee From \$250

### Features

**Same Day Settlements**  
Funding Approved  
Within 24 Hours

**Single Or Joint Applications**  
\$75,000 Per Applicant

**Simple And Easy**  
Stress Free  
Application Process

## Loan terms and repayment rates:

Loan amount	Weekly				Fortnightly				Monthly			
	1 Yr	3 Yrs	5 Yrs	7 Yrs	1 Yr	3 Yrs	5 Yrs	7 Yrs	1 Yr	3 Yrs	5 Yrs	7 Yrs
\$2,000	\$45	\$16	\$10	\$8	\$90	\$32	\$21	\$16	\$195	\$70	\$45	\$34
\$3,000	\$65	\$23	\$15	\$11	\$130	\$47	\$30	\$23	\$282	\$101	\$65	\$50
\$4,000	\$85	\$30	\$20	\$15	\$170	\$61	\$39	\$30	\$368	\$132	\$85	\$65
\$5,000	\$105	\$38	\$24	\$18	\$210	\$75	\$48	\$37	\$455	\$163	\$105	\$80
\$6,000	\$125	\$45	\$29	\$22	\$250	\$89	\$58	\$44	\$542	\$194	\$125	\$95
\$7,000	\$145	\$52	\$33	\$26	\$290	\$104	\$67	\$51	\$629	\$225	\$145	\$111
\$8,000	\$165	\$59	\$38	\$29	\$330	\$118	\$76	\$58	\$715	\$256	\$165	\$126
\$9,000	\$185	\$66	\$43	\$33	\$370	\$132	\$85	\$65	\$802	\$287	\$185	\$141
\$10,000	\$205	\$73	\$47	\$36	\$409	\$147	\$94	\$72	\$889	\$318	\$205	\$157
\$11,000	\$225	\$80	\$52	\$40	\$449	\$161	\$104	\$79	\$975	\$349	\$225	\$172
\$12,000	\$245	\$88	\$56	\$43	\$489	\$175	\$113	\$86	\$1,062	\$380	\$245	\$187
\$13,000	\$264	\$95	\$61	\$47	\$529	\$190	\$122	\$93	\$1,149	\$411	\$265	\$202
\$14,000	\$284	\$102	\$66	\$50	\$569	\$204	\$131	\$100	\$1,235	\$442	\$285	\$218
\$15,000	\$304	\$109	\$70	\$54	\$609	\$218	\$140	\$107	\$1,322	\$473	\$305	\$233
\$16,000	\$324	\$116	\$75	\$57	\$649	\$233	\$150	\$114	\$1,409	\$505	\$325	\$248
\$17,000	\$344	\$123	\$79	\$61	\$689	\$247	\$159	\$121	\$1,496	\$536	\$345	\$263
\$18,000	\$364	\$130	\$84	\$64	\$729	\$261	\$168	\$128	\$1,582	\$567	\$365	\$279
\$19,000	\$384	\$138	\$89	\$68	\$769	\$275	\$177	\$136	\$1,669	\$598	\$385	\$294
\$20,000	\$404	\$145	\$93	\$71	\$809	\$290	\$186	\$143	\$1,756	\$629	\$405	\$309
\$30,000	\$604	\$216	\$139	\$106	\$1,209	\$433	\$279	\$213	\$2,623	\$939	\$604	\$462
\$40,000	\$803	\$288	\$185	\$142	\$1,608	\$576	\$371	\$283	\$3,490	\$1,250	\$804	\$615
\$50,000	\$1,003	\$359	\$231	\$177	\$2,008	\$719	\$463	\$354	\$4,357	\$1,560	\$1,004	\$768
\$60,000	\$1,203	\$431	\$277	\$212	\$2,407	\$862	\$555	\$424	\$5,224	\$1,871	\$1,204	\$920
\$70,000	\$1,402	\$502	\$323	\$247	\$2,807	\$1,005	\$647	\$495	\$6,090	\$2,181	\$1,403	\$1,073
\$75,000	\$1,502	\$538	\$346	\$265	\$3,006	\$1,077	\$693	\$530	\$6,524	\$2,336	\$1,503	\$1,149

Low Rate Payment Plan. Updated November 2022.

For more information call us on 1300 990 115 or visit [www.handypay.com.au](http://www.handypay.com.au)

\*Rates are from 6.99% with a comparison rate of 7.62%. 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.