

# 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 6.99% p.a.\*

**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	\$69	\$45	\$34
\$3,000	\$65	\$23	\$15	\$11	\$130	\$46	\$30	\$23	\$281	\$100	\$64	\$49
\$4,000	\$85	\$30	\$19	\$15	\$169	\$60	\$39	\$30	\$368	\$131	\$84	\$64
\$5,000	\$105	\$37	\$24	\$18	\$209	\$75	\$48	\$37	\$454	\$162	\$104	\$79
\$6,000	\$125	\$44	\$28	\$22	\$249	\$89	\$57	\$43	\$541	\$193	\$124	\$94
\$7,000	\$144	\$52	\$33	\$25	\$289	\$103	\$66	\$50	\$627	\$224	\$144	\$109
\$8,000	\$164	\$59	\$38	\$29	\$329	\$117	\$75	\$57	\$714	\$255	\$163	\$124
\$9,000	\$184	\$66	\$42	\$32	\$369	\$132	\$84	\$64	\$800	\$286	\$183	\$140
\$10,000	\$204	\$73	\$47	\$36	\$409	\$146	\$94	\$71	\$887	\$316	\$203	\$155
\$11,000	\$224	\$80	\$51	\$39	\$449	\$160	\$103	\$78	\$973	\$347	\$223	\$170
\$12,000	\$244	\$87	\$56	\$43	\$488	\$174	\$112	\$85	\$1,060	\$378	\$243	\$185
\$13,000	\$264	\$94	\$60	\$46	\$528	\$189	\$121	\$92	\$1,146	\$409	\$262	\$200
\$14,000	\$284	\$101	\$65	\$50	\$568	\$203	\$130	\$99	\$1,233	\$440	\$282	\$215
\$15,000	\$304	\$108	\$70	\$53	\$608	\$217	\$139	\$106	\$1,319	\$471	\$302	\$230
\$16,000	\$324	\$116	\$74	\$56	\$648	\$231	\$148	\$113	\$1,406	\$502	\$322	\$245
\$17,000	\$344	\$123	\$79	\$60	\$688	\$245	\$157	\$120	\$1,493	\$533	\$341	\$260
\$18,000	\$364	\$130	\$83	\$63	\$728	\$260	\$167	\$127	\$1,579	\$563	\$361	\$275
\$19,000	\$384	\$137	\$88	\$67	\$768	\$274	\$176	\$134	\$1,666	\$594	\$381	\$290
\$20,000	\$403	\$144	\$92	\$70	\$807	\$288	\$185	\$141	\$1,752	\$625	\$401	\$306
\$30,000	\$603	\$215	\$138	\$105	\$1,206	\$430	\$276	\$210	\$2,617	\$934	\$599	\$456
\$40,000	\$802	\$286	\$184	\$140	\$1,605	\$573	\$367	\$280	\$3,483	\$1,243	\$797	\$607
\$50,000	\$1,001	\$357	\$229	\$175	\$2,004	\$715	\$459	\$349	\$4,348	\$1,551	\$995	\$758
\$60,000	\$1,200	\$428	\$275	\$209	\$2,402	\$857	\$550	\$419	\$5,213	\$1,860	\$1,193	\$909
\$70,000	\$1,400	\$499	\$320	\$244	\$2,801	\$1,000	\$641	\$489	\$6,078	\$2,169	\$1,391	\$1,060
\$75,000	\$1,499	\$535	\$343	\$262	\$3,000	\$1,071	\$687	\$523	\$6,511	\$2,323	\$1,490	\$1,135

Low Rate Payment Plan. Updated June 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.  
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