

# Learn Now, Pay Later



GET STARTED



 handypay™

Conditional approval within seconds

## How it works



### You Apply

Apply to buy now and  
pay later



### We Pay

Approved in seconds & we  
pay the vendor

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 so you can turn your dream into a reality, 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.

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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.  
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