

Buy Now, Pay Later



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

CLICK HERE to get started!





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 6.29% 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	\$89	\$32	\$20	\$15	\$194	\$69	\$44	\$33
\$3,000	\$65	\$23	\$15	\$11	\$129	\$46	\$29	\$22	\$280	\$99	\$63	\$48
\$4,000	\$84	\$30	\$19	\$14	\$169	\$60	\$38	\$29	\$366	\$130	\$83	\$63
\$5,000	\$104	\$37	\$24	\$18	\$209	\$74	\$47	\$36	\$453	\$160	\$102	\$77
\$6,000	\$124	\$44	\$28	\$21	\$248	\$88	\$56	\$42	\$539	\$191	\$122	\$92
\$7,000	\$144	\$51	\$33	\$25	\$288	\$102	\$65	\$49	\$625	\$222	\$141	\$107
\$8,000	\$164	\$58	\$37	\$28	\$328	\$116	\$74	\$56	\$711	\$252	\$161	\$122
\$9,000	\$184	\$65	\$41	\$31	\$368	\$130	\$83	\$63	\$797	\$283	\$180	\$136
\$10,000	\$203	\$72	\$46	\$35	\$407	\$144	\$92	\$70	\$884	\$313	\$200	\$151
\$11,000	\$223	\$79	\$50	\$38	\$447	\$158	\$101	\$76	\$970	\$344	\$219	\$166
\$12,000	\$243	\$86	\$55	\$42	\$487	\$173	\$110	\$83	\$1,056	\$374	\$238	\$181
\$13,000	\$263	\$93	\$59	\$45	\$526	\$187	\$119	\$90	\$1,142	\$405	\$258	\$195
\$14,000	\$283	\$100	\$64	\$48	\$566	\$201	\$128	\$97	\$1,228	\$435	\$277	\$210
\$15,000	\$303	\$107	\$68	\$52	\$606	\$215	\$137	\$104	\$1,315	\$466	\$297	\$225
\$16,000	\$323	\$114	\$73	\$55	\$646	\$229	\$146	\$110	\$1,401	\$496	\$316	\$240
\$17,000	\$342	\$121	\$77	\$59	\$685	\$243	\$155	\$117	\$1,487	\$527	\$336	\$254
\$18,000	\$362	\$128	\$82	\$62	\$725	\$257	\$164	\$124	\$1,573	\$558	\$355	\$269
\$19,000	\$382	\$135	\$86	\$65	\$765	\$271	\$173	\$131	\$1,659	\$588	\$375	\$284
\$20,000	\$402	\$143	\$91	\$69	\$805	\$285	\$182	\$138	\$1,746	\$619	\$394	\$299
\$30,000	\$601	\$213	\$136	\$103	\$1,202	\$426	\$271	\$206	\$2,608	\$924	\$589	\$446
\$40,000	\$799	\$283	\$181	\$137	\$1,599	\$567	\$361	\$274	\$3,470	\$1,230	\$784	\$594
\$50,000	\$998	\$354	\$225	\$171	\$1,996	\$708	\$451	\$342	\$4,332	\$1,535	\$978	\$741
\$60,000	\$1,196	\$424	\$270	\$205	\$2,394	\$849	\$541	\$410	\$5,194	\$1,841	\$1,173	\$889
\$70,000	\$1,395	\$494	\$315	\$239	\$2,791	\$989	\$630	\$478	\$6,056	\$2,146	\$1,368	\$1,036
\$75,000	\$1,494	\$530	\$337	\$256	\$2,990	\$1,060	\$675	\$512	\$6,487	\$2,299	\$1,465	\$1,110

Low Rate Payment Plan. Updated September 2021.

For more information **call us on 1300 990 115 or visit www.handypay.com.au**

*Rates are from 6.29% with a comparison rate of 6.55%. 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.