

# Swim Now, Pay Later



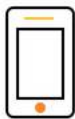
GET STARTED



handypay™

Conditional approval within seconds

## How it works



### Apply Online

Apply to buy now  
and pay later



### We Fund

Conditionally approved  
within seconds with  
funds into your account



### Swim Today

Install your pool today  
with flexible repayments

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 swim 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 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.  
Credit is subject to Our MoneyMarket Lending's standard terms and conditions and lending criteria