



Low Rate Payment Plans

An enquiry won't impact your credit score

Product Features

Loan amounts

\$2001 - \$75,000

Loan terms

1 - 7 years

Minimum income

\$25,000 per annum
(after tax)

Working status

Full time
Part time
Casual
Contracting
Self employed/sole trader
Permanent pension
Self funded retiree

Early repayments penalties

Nil

Repayment frequency

Weekly, Fortnightly or Monthly

Fees

No ongoing fees

Online identity verification

Customers will need to have at least one of the following:

Drivers licence
Passport
Australian visa

Income verification

General applicant:
Bank statements (Illion Bank Statements)

Self employed :
Notice of Assessment

Other Features

Single or Joint applicants
Secured or Unsecured loans

Step 1

Apply online
or over the
phone

Customers can apply using your unique link or contacting us over the phone

Step 2

Conditionally
approved

Customer will be conditionally approved within seconds

Step 3

Credit
assessment

Formal approval and funding contract issued within 24 hrs, subject to the customer being responsive

Step 4

Funding
contract
signed

The vendor will be notified when the contract is signed, you can then install the job

Loan term and repayments

Use the rate sheet below to provide your customer with an indicative monthly or weekly repayment.

To Apply access your Handypay portal or call us on
1300 990 115

Rates from

7.99% p.a

10.31% p.a

Comparison rate

Loan Amount	Weekly					Monthly				
	1 yrs	2yrs	3yrs	4yrs	5yrs	1 yrs	2yrs	3yrs	4yrs	5yrs
\$2,000	\$46	\$24	\$17	\$13	\$11	\$198	\$104	\$73	\$57	\$48
\$2,500	\$56	\$29	\$20	\$16	\$13	\$242	\$127	\$89	\$70	\$58
\$3,000	\$66	\$35	\$24	\$19	\$16	\$286	\$150	\$105	\$82	\$69
\$3,500	\$76	\$40	\$28	\$22	\$18	\$330	\$173	\$121	\$95	\$80
\$4,000	\$86	\$45	\$32	\$25	\$21	\$374	\$196	\$137	\$108	\$90
\$4,500	\$96	\$50	\$35	\$28	\$23	\$418	\$219	\$153	\$120	\$101
\$5,000	\$106	\$56	\$39	\$31	\$26	\$462	\$242	\$169	\$133	\$112
\$5,500	\$116	\$61	\$43	\$34	\$28	\$505	\$265	\$186	\$146	\$122
\$6,000	\$126	\$66	\$46	\$36	\$31	\$549	\$288	\$202	\$158	\$133
\$7,500	\$157	\$82	\$58	\$45	\$38	\$681	\$358	\$250	\$197	\$165
\$8,000	\$167	\$88	\$61	\$48	\$40	\$725	\$381	\$266	\$209	\$175
\$8,500	\$177	\$93	\$65	\$51	\$43	\$769	\$404	\$282	\$222	\$186
\$9,000	\$187	\$98	\$69	\$54	\$45	\$813	\$427	\$298	\$235	\$196
\$9,500	\$197	\$104	\$72	\$57	\$48	\$857	\$450	\$315	\$247	\$207
\$10,000	\$207	\$109	\$76	\$60	\$50	\$901	\$473	\$331	\$260	\$218
\$11,000	\$228	\$119	\$84	\$66	\$55	\$989	\$519	\$363	\$285	\$239
\$12,000	\$248	\$130	\$91	\$71	\$60	\$1,077	\$565	\$395	\$311	\$260
\$13,000	\$268	\$141	\$98	\$77	\$65	\$1,165	\$611	\$427	\$336	\$281
\$14,000	\$288	\$151	\$106	\$83	\$70	\$1,253	\$657	\$460	\$361	\$303
\$15,000	\$308	\$162	\$113	\$89	\$75	\$1,341	\$704	\$492	\$387	\$324
\$16,000	\$329	\$173	\$121	\$95	\$79	\$1,429	\$750	\$524	\$412	\$345
\$17,000	\$349	\$183	\$128	\$101	\$84	\$1,516	\$796	\$557	\$437	\$366
\$18,000	\$369	\$194	\$136	\$107	\$89	\$1,604	\$842	\$589	\$463	\$388
\$19,000	\$389	\$204	\$143	\$112	\$94	\$1,692	\$888	\$621	\$488	\$409
\$20,000	\$410	\$215	\$150	\$118	\$99	\$1,780	\$934	\$653	\$513	\$430
\$21,000	\$430	\$226	\$158	\$124	\$104	\$1,868	\$980	\$686	\$539	\$451
\$22,000	\$450	\$236	\$165	\$130	\$109	\$1,956	\$1,027	\$718	\$564	\$473
\$23,000	\$470	\$247	\$173	\$136	\$114	\$2,044	\$1,073	\$750	\$590	\$494
\$24,000	\$490	\$257	\$180	\$142	\$119	\$2,132	\$1,119	\$782	\$615	\$515
\$25,000	\$511	\$268	\$187	\$147	\$123	\$2,220	\$1,165	\$815	\$640	\$536
\$26,000	\$531	\$279	\$195	\$153	\$128	\$2,308	\$1,211	\$847	\$666	\$558
\$27,000	\$551	\$289	\$202	\$159	\$133	\$2,396	\$1,257	\$879	\$691	\$579
\$28,000	\$571	\$300	\$210	\$165	\$138	\$2,483	\$1,303	\$911	\$716	\$600
\$29,000	\$592	\$311	\$217	\$171	\$143	\$2,571	\$1,350	\$944	\$742	\$621
\$30,000	\$612	\$321	\$225	\$177	\$148	\$2,659	\$1,396	\$976	\$767	\$643

Call 1300 990 115 | Email info@handypayment.com.au