



homepay

Build now, pay later



No out-of-pocket loan repayments for 12 months



Industry leading build times



Market competitive rates

What is HomePay?

HomePay loans result in no out-of-pocket mortgage repayments for 12 months to help you build your home or investment without financial pressure!

All backed by market competitive rates and potentially increased borrowing capacity!

Build with confidence

HomePay homes can only be built by **HomePay accredited builders** who are independently reviewed to confirm the builder has a record of:

- Delivering high-quality builds;
- Industry leading build times;
- Financial solvency.

How does it work?

- 1 Pay your deposit**

Once your deposit is paid and loan settled by HomePay's partner lenders, the HomePay process begins.
- 2 Pause out of pocket repayments**

Out-of-pocket house and land repayments are paused for 12 months while your HomePay Accredited Builder constructs your dream home!
- 3 Enjoy financial freedom!**

Focus on preparing for your new home without the stress of managing loan repayments! If your home is finished within 12 months, you'll still have the remaining time without having to worry about repayments if you choose!

Lending criteria, terms and conditions, including fees and charges apply. Subject to change.
Full details available upon application with partner lenders.



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How can HomePay help?

Renting?

If you're currently renting and would face difficulty managing both rent and loan repayments during construction, HomePay is your perfect solution.

Have land under an existing loan?

Partner up with a HomePay Accredited Builder to transform your land into a HomePay loan, waving goodbye to those pesky out-of-pocket mortgage repayments for 12 months!

Investing?

If you're building an investment property and want to target starting out-of-pocket loan repayments only after the property begins earning rental income, HomePay has got you covered!

What's the catch?

There isn't one.

HomePay's builder accreditation framework ensures that all HomePay loans are built by trusted builders.

This gives HomePay lenders the confidence to provide a loan with no out-of-pocket repayments for 12 months at market competitive rates.

Trusted and financially secure builders that deliver in industry leading build times. That is the HomePay difference.

Available now at COSELL
Contact us to find out more.

COSELL
Collaborate Educate Sell

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