

HomePay - Construction

Build now, pay later

GRANITE



No out-of-pocket loan repayments for 12 months



Industry leading build times with a pre-approved list of builders



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 trusted lenders.

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?



Pay your deposit

Once your deposit is paid and loan settled by Granite, the HomePay process begins.



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!



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.

Building your next home?

If you already live in your own home, HomePay means you don't have to manage additional construction loan repayments on top of your existing mortgage while you build!

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.

Find out more at:
www.homepayaus.com.au



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