



Salesguide





A simple, affordable payment plan solution that enables you to turn your house into a home today and pay over time - that's handy!

Minimum Eligibility Criteria



Must be over 18 years



Australian Permanent Resident or Australian Citizen



Must earn at least \$25k p.a.



Must have an email address



Must have Drivers Licence or Australian Passport



Must have access to online banking

How does it work?

Important things to tell customers

- ✓ An enquiry won't impact their credit score unless they indicate they would like to proceed;
- ✓ You can pay off the loan at any time, at no additional cost;
- ✓ No transaction fees, no early repayment and no early termination fees;
- ✓ We can combine their new home improvement project with other higher rate debt into one, lower, more manageable repayment.



Customer wants to pay over time?

Below are the ways you can help your customer get a payment plan for their purchase.

- Option 1. Gather customers Name, Number, Address and amount they want to finance. Send these details to sales@handypayment.com.au
- Option 2. Process the application with the customer in store, on a tablet, pc or phone, with your unique designated link. If you don't know your unique link, contact **1300 990 115** or email sales@handypayment.com.au

Your unique Handypay link is simply the link below with your business name inserted at the end.

<https://app.ourmoneymarket.com/registerBorrowGetStarted/yourbusinessname>

- Option 3. Email or text message the link to your customer and have them complete it in their own time.

The application

The application captures all the details we need to assess if the customer is conditionally approved.

This means that the customer has met our minimum policy requirements and in the event we are able to verify these details then the customer will likely be approved. It does not mean that the customer has been formally approved for finance. They are only formally approved once they have receive an offer/contract from us.

Once we have notified you that the customer(s) have signed their funding offer, then you may proceed with supplying the service or goods to the customer.



Bank Statements

A fast, automated and secure service that allows you to quickly submit your last 3 months' of bank statements to Handypay so that we can finalise your application in seconds! No paper, No printing. No fuss.

The final step is the customer submitting their bank statements. This will appear as the final step of the application. This is a requirement under the National Consumer Credit Protection Act 2009 (NCCP) and a mandatory requirement for us to meet Responsible Lending standards. Once this step is completed we will receive automatically the last 90 day transactions directly from the bank so that we can verify the customers income and expenses.

Please note that the customer is required to enter their username and password via this link. We do not see or store this information. The information is encrypted using the highest standard of bank level encryption, sent directly to the bank so that we may receive a copy of these statements.

Note, this is NOT the details the customer would use via a banking app, but the details the customer would typically use when logging in via a website / browser.

Who's using it?

illion Bank Statements is a service used by most major banks and online lenders. Please see below to name a few!





How does it work?

- Step 1. A secure link, with bank-level encryption, is sent to the customer;
- Step 2. Customer opens the link and searches and selects their banking institution;
- Step 3. Customer accesses a list of their accounts by entering their online banking credentials;
- Step 4. Customer will see all of their accounts and clicks 'Select All';
- Step 5. A PDF snapshot of the customers last 90 day transactions is sent to Handypay.

How do we get payed?

On completion of the work or supply of the product all you have to do is invoice Handypay as though they were the customer. Make sure to reference the customer's name and an invoice number if you wish to have it visible on your remittances. Invoices are to be sent to invoice@handypayment.com.au

What if we need a deposit?

Yes, we can pay you an upfront deposit. Each progress payment incurs a \$50 fee, excluding the final payment which is free. For example, if you require 3 instalment payments. You will incur fees totaling \$100 for the first 2 payments and the final payment will be free.

Your customer will start paying off their finance as soon as the funds are first released to you. So if you are going to ask for a deposit, please ensure you notify the customer that payments will typically begin on their next pay cycle.

When will we be paid?

Funds are typically settled within 24 hours. Please be advised this can vary depending on your financial institution.



General Line 1300 990 115

Any customer questions? info@handypayment.com.au

Any Leads or sales questions? sales@handypaytemnt.com.au

Require payment? invoice@handypayment.com.au

Sales Manager Mathew Giles mgiles@handypayment.com.au

Account Manager George Tyhalas gtyhalas@handypayment.com.au

All sales and marketing collateral as well as this brochure are available for download at handypayment.com.au