

WELCOME TO ELEPAY

Australia's Pay Later specialist for property owners

The fastest & easiest way to manage
property expenses

[ENJOY MORE TIME →](#)

SELLING A PROPERTY | MANAGING AN INVESTMENT PROPERTY
REFRESHING YOUR OWN HOME

More funding. Better outcomes.

APPLICATION
REVIEW
PROCESS:

UP TO
\$50,000* within hours
UP TO
\$500,000* within days

We offer property owners hassle-free, fast solutions for property expenses

Elepay offers a suite of class-leading Pay Later options designed to offer Property Owners a convenient, efficient, and cost effective solution when it comes to avoiding upfront property expenses.

*Subject to Elepay's lending, assessment and suitability criteria. For approved applicants only. Enquire for full details or click here to refer to our Target Market Determination. Some products only for business purpose lending.



THE ELEPAY HISTORY

It's just the beginning

OUR JOURNEY

Elepay was founded in 2019 by some of Australia's earliest pioneers in the Buy Now Pay Later space.

The Elepay team are responsible for creating the product platform which almost all Pay Later providers are using to this very day in the property industry.

Property Pay Later Trial

A brand new concept and product to service property owners were created and tested by a select group within the Australian real estate professionals.

THE BEGINNING



Openpay (OPY.AX)

Elepay Founders involved in the start-up management team at Openpay (OPY.AX) - breaking new ground in the Australian retail and automotive space, offering consumers **a brand new Buy Now Pay Later solution.**

Success

Over **\$20 million dollars** was successfully funded to thousands of Australian Property owners' proving that the Pay Later product was invaluable.

Welcome Elepay

Elepay was founded by Gino De Pasquale after three years developing and testing a Pay Later Solution for property owners at Openpay.

\$25 Million

Over \$25 million in Pay Later funding and **over 3,500** happy Australian property owners.

OCT **2019**

JUN **2021**

DEC **2020**

JAN **2022**

Elepay Goes National

Over **250 business partners** using and offering the suite of Elepay Pay Later products.

Leadership Status

Elepay celebrates becoming Australia's **Leading Pay Later**, in the Home styling and pre-listing improvement space for property owners.



JAN 2023

THE FUTURE

Continuous Development

The management team at Elepay are always working to solve problems for Australian property owners.

There are several exciting new developments set to launch in 2023 which will enhance Australian Property owners' ability to Promote and Protect their most valuable asset - their property.

WHAT DRIVES US?

A photograph of a person wearing a teal-colored long-sleeved shirt. Their hands are visible, with fingers slightly spread, as if gesturing or explaining something. The image is overlaid with large, white, abstract curved shapes that create a sense of movement and focus on the hands and the text.

We know how long and hard most Aussies have worked to acquire a property.

When it comes to promoting the sale or protecting the asset, we want to be there to support property owners quickly and efficiently.

No hassles. No fuss. Just simple funding so they can make the right decision to promote or protect their asset.

it's that simple.

WHO CAN USE ELEPAY?

If you're a property owner,
you're in the
right place.

Whether you are:

- ✓ Selling a Property
- ✓ Buying a Property
- ✓ Maintaining an Investment Property
- ✓ Refreshing your own home

We have a Pay Later solution for you to avoid any upfront property expense!



TIME TO MAXIMISE THE OPPORTUNITY

Selling a Property

Maximise your sale price and reduce days on market

Quite often, making a strategic decision to improve your property before the listing process begins is a smart play.

Be it property styling, pre-listing improvements, or just simple DIY improvements – it's a proven fact that a little goes a long way.

Avoid any upfront pre-listing renovations or property styling expenses and opt to Pay Later with Elepay.





TIME TO SEIZE THE OPPORTUNITY

Buying a Property

Deposit Funding - Made Easy

Don't miss that opportunity to purchase your next property just because you haven't sold your existing property.

Elepay can quickly and easily provide **short-term** funding to property owners looking to secure their next property.

Up to \$500,000 within days.

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TIME TO ENJOY

Refreshing Your Own Home

When the family home needs a little sprucing up.

There is no time like now, right?

So don't delay, get cracking on those family home projects. Start your home makeover today and enjoy up to 4 months with nothing to pay.

*If you are not selling your property, your application will be subject to our serviceability assessment. Terms and conditions apply.

BECOMING AN AUTHORISED ELEPAY PARTNER

If you're a business, servicing property owners,
you too, are in
the right place.

A combination of class leading marketing, technology and sales training, your business will never be the same again after you engage Elepay and become an authorised partner.





BECOMING AN AUTHORISED ELEPAY PARTNER

Increase sales by up to 20% p.a.

Elepay has over 450 business partners using our services. We offer all of them access to our state-of-the-art technology, which means efficient Pay Later services and platforms covering:

- ✓ Invoices
- ✓ Quotes
- ✓ Marketing Collateral
- ✓ Websites
- ✓ Social Media
- ✓ Lead generation via Elepay CRM

*Indicative increase only. Subject to each individuals businesses performance and execution.

OUR SUITE OF PAY LATER SOLUTIONS

Enjoy More Time

Elepay offers Australia's most extensive range of [Pay Later Solutions](#) for property owners in the market.

OUR PAY LATER PLANS

Our full suite of Pay Later Solutions

No upfront payments. Not ever.

60^{*}
days

90^{*}
days

120^{*}
days

180^{*}
days

12[^]
months
no interest

60, 90, 120 Day Plans

Single payment at end of plan,
or 4 equal payments over the
last 45 days.

180 Day Plan

5 equal payments
over the last 45 days.

12 Months. No Interest.

12 equal monthly
payments.

Elepay fees are calculated on the requested amount of \$1,000.

OUR PAY LATER PLANS

Every single Pay Later plan has been designed to minimise the cost of funding.

Fees payable by property owners are incredibly cost effective and very affordable.

* Plans are based on a maximum term of 62 days with an option to enter into a new plan.

*Terms and conditions apply. For approved applicants only. Loan terms are for a maximum period of 62 days. Elepay may offer an option allowing eligible customers to enter into a further loan.

60 days

60 Day Plan

4 x PAYMENT OPTION
No Payment for 15 days

REQUESTED AMOUNT	FEE
\$1,000.00	\$43.50

OR

1 x PAYMENT OPTION
No Payment for 60 days

REQUESTED AMOUNT	FEE
\$1,000.00	\$53.50

4 X EQUAL PAY LATER PAYMENTS
\$260.88

1 x PAY LATER PAYMENT
\$1,053.50

90* days

90 Day Plan

4 x PAYMENT OPTION
No Payment for 45 days

REQUESTED AMOUNT	FEE
\$1,000.00	\$53.50

OR

1 x PAYMENT OPTION
No Payment for 90 days

REQUESTED AMOUNT	FEE
\$1,000.00	\$63.50

4 X EQUAL PAY LATER PAYMENTS
\$263.38

1 x PAY LATER PAYMENT
\$1,063.50

120* days

120 Day Plan

4 x PAYMENT OPTION
No Payment for 75 days

REQUESTED AMOUNT	FEE
\$1,000.00	\$69.50

OR

1 x PAYMENT OPTION
No Payment for 120 days

REQUESTED AMOUNT	FEE
\$1,000.00	\$79.50

4 X EQUAL PAY LATER PAYMENTS
\$267.38

1 x PAY LATER PAYMENT
\$1,079.50

OUR PAY LATER PLANS

Avoiding Upfront payments makes so much sense for everybody

On our 107 day, 180 day or 12 months interest-free products, Authorised Elepay partners pay very low partner fees.

Fees are deducted from disbursed amount received within 7 days from the start date.

*Terms and conditions apply. For approved applicants only. Loan terms are for a maximum period of 62 days. Elepay may offer an option allowing eligible customers to enter into a further loan.

Elepay fees are calculated on the requested amount of \$1,000.

	<h2>107 Day Plan</h2> <p>1 x PAYMENT No Payment for 107 days</p> <p>REQUESTED AMOUNT \$1,000.00</p> <p>PARTNER FEE \$19.50 <small>ex gst</small></p> <p>1 x PAY LATER PAYMENT \$1,069.50</p>
	<h2>180 Day Plan</h2> <p>5 X PAYMENTS No Payment for 120 days</p> <p>REQUESTED AMOUNT \$1,000.00</p> <p>PARTNER FEE \$49.50 <small>ex gst</small></p> <p>5 X EQUAL PAY LATER PAYMENTS \$200.00</p>
	<h2>12 Months No Interest</h2> <p>12 X PAYMENTS No Payment for 30 days</p> <p>REQUESTED AMOUNT \$1,000.00</p> <p>PARTNER FEE \$79.50 <small>ex gst</small></p> <p>12 x EQUAL PAY LATER PAYMENTS \$83.33</p>

LEADING PAY LATER OPTIONS

Reliable Funding.

Responsible Late Fees.

Disbursement of Pay Later Funds

Elepay disburses funds within 7 days from plan start date. So once approved – funds are usually in your account within 7 days – no delays.

Late Payment Fees

For once, being late doesn't come with a hefty price tag. Elepay is supportive of the needs of Australian Property Owners, as reflected in our late payment policy.

0.0695% compounded daily on total outstanding (that's only 25.36% p.a.). Plus for every 30 days overdue, a further 0.25% default fee applies.

OUR FAMILY



Trustpilot

What our customers have to say.

We are proud to showcase what our customers have said on Trustpilot.

TRUSTPILOT →

process to apply. Such a great service for when your money is all tied up in assets to keep you moving forward with life. Thanks to the team for keeping my life moving forward whilst I was selling my house.

Jo | Feb 11, 2022



Quick help...

I had miscalculated my spending and needed some extra cash to sell my unit successfully. I had no hesitation contacting Gino who did an amazing job getting me what I required in just a couple of days. Such a straight forward and hassle free process

I will have no hesitation recommending Elepay to friends and associates.

Tamara | Jul 26, 2022



Elepay helped us when we needed some short-term cash. It was a quick and easy application and was approved very quickly. We are grateful to Elepay for helping out when we needed due to limited cash flow.

Will definitely use again if ever the need arises again!
Thanks guys!

Kieron Lawley | Oct 11, 2022



Elepay were very helpful in my short term finance. I highly recommend and would use them again in the future if needed.

Dylan Benjamin Walter | Jun 29, 2022



Instant service, act in good faith with patience and a smile.

Elepay have worked with me on 3 large loans I've now borrowed related to property expenses. Everything has been same day service, no hidden fees, rates are excellent and nothing is ever a problem

Gino and his team just look for solutions to make things work based on the situation. 10/10 would recommend.

Balakrishnan Kunjan | Aug 25, 2021



We wanted financial assistance paying for the decoration of our house pre sale. You were prompt in providing us the information to make our choice to use your services. Your reminders were informative and useful. We are happy to have used your service and happier to have sold our home from which we paid for your services.

Keep up the good work.

Paula | Jun 13, 2022



Great service to keep life moving while selling your house.



CUSTOMER SERVICE

Premium Customer Support

Elepay is a customer centric business.

This means we are completely focused on supporting customers and authorised partners every step of the way.

Our Australian-based Support Team is on hand both over the phone or via live chat almost all of the time (they have to sleep as well).

We have a very simple customer service philosophy and that is

to respond *quickly* & **Accurately.**

Anytime. Anywhere.

THANK YOU

Australia's Pay Later specialist for property owners.

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ENJOY MORE TIME →

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