

Homepay Disclaimer

Example based on a couple with a combined income of \$150,000 p.a, two dependents, no existing debts, and standard living expenses as assessed by Empire Financial Corporation Pty Ltd (Australian Credit Licence 398154). Calculations compare major Australian bank lending criteria using publicly available borrowing calculators and internal assessment models current at the time of publication. Actual borrowing capacity will vary based on your financial position, credit history, and lender policies. Figures are for illustrative purposes only and do not take into account your personal objectives, financial situation, or needs. This content is general in nature and does not constitute legal or financial advice. You should not rely on it without seeking independent professional advice. Homepay (Aus) Pty Ltd (ABN 51 655 094 876) and Empire Financial Corporation (acting as an independent mortgage broker) recommend seeking independent professional advice before making any financial decisions. Empire Financial Corporation may receive commissions from lenders upon settlement of a loan. This does not affect the interest rate, fees, or terms you are offered.

Homepay loans are offered by Origin MMS, a division of Columbus Capital Pty Ltd (ABN 51 119 531 252, AFSL and ACL 337303). Empire Financial Corporation acts as an accredited mortgage broker with access to Homepay loan products. Full details available from Empire Financial Corporation Pty Ltd. Borrowing estimates are based on third-party tools that may change without notice. Always confirm current borrowing capacity with a licensed credit adviser.

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Policy Updates

At our discretion, we may change our policy to reflect updates to our business processes, current acceptable practices, or legislative or regulatory changes. If we decide to change this policy, we will post the changes here at the same link by which you are accessing this policy.

Policy Complaints and Enquiries

If you have any queries or complaints about our Homepay Policy please contact us at:

- Level 3, 37 Dalmore Drive, Scoresby VIC 3179
- 1800 055 511