



**BUILD NOW  
PAY LATER\***

Your HOME, Your CHOICE

**BUILD**  
*now*  
**PAY**  
*later*

Revolutionizing  
the Home Building Journey

 **FIRSTYLE**  
HOMES

# Unlock financial freedom and “Save Your Cash” while we build your home.

With our Build Now, Pay Later option, you won't make any building repayments during construction, giving you the flexibility to focus on what matters most.

Save thousands by deferring repayments and gain financial flexibility while you build.

## Save Your Cash

Begin your journey to homeownership with only a deposit, making it more accessible and budget friendly.

## Financial Freedom

No additional build repayments are required until your new home is complete, allowing you to better manage your finances during the construction period.

## Stress Free Process

Less repayments during construction, allowing you to focus on rent and/or land repayments.

## Save Thousands on Interest

Take advantage of interest free savings. Get ahead by paying your loan down sooner or use your savings to complete the final touches on your home.

## Risk Free Build

Peace of mind knowing that Firststyle Homes has the construction costs covered during your build. No Risk! No Surprises!



# Build Now, Pay Later! Here's how it works...

## 1. Reserve your Home and Land Package

Secure your preferred Home and Land Package with a deposit of just \$2,000. Firststyle Homes will provide a fixed price tender which details the package inclusions & separate pricing for any upgrades or variations.

Also available on your own land, ask our consultant for further details.

### 1a. Land Contract Processing

Upon receiving your \$2,000 deposit and relevant details, the contract of sale for the land will be sent to your nominated solicitor or conveyancer. The purchase process for the land component is simple & will be co-ordinated by your conveyancer/solicitor and the vendors representatives. (Only applicable to house and land).

## 2. Make it Your Own

Our experienced new home consultant will work with you to review your design needs and inclusion requirements, during this stage you can customise your home, select your inclusions, and raise any variations to ensure your home is perfect for you.

## 3. Building Contract

Once you have confirmed all your design requirements, variations and inclusions, Firststyle will provide you with a Tender, Finance Plans and Building Contract.

Client to send the building contract to their lender for the approval of the “Build Now, Pay Later” payment schedule. Alternatively we can refer you to our Build Now, Pay Later finance specialist.

## 4. Finance Approval and Eligibility

Once your lender has issued a Build Now, Pay Later finance approval, provide the confirmation to Firststyle Homes to progress to the next stage.

## 5. Tender Acceptance, Payment and Contract Signing

The client accepts the fixed site tender & pays a further \$20,000 non-refundable planning and administration fee (total \$22,000) which forms part of the Building Contract Payment. Firststyle Homes will issue the building contract for the client to sign.

## 6. Land Contract Exchange

The contract of sale for the land can only be exchanged once the full \$22,000 planning and admin fee has been paid and building contracts signed.

Land contracts must be signed and exchanged within 14 days of issue. A 10% deposit on the land is required upon land contract exchange. Land settlement will be as per the contract. (Only applicable to house and land)

The client must settle the land before building plan approval can be obtained.

## 7. External Colour Selections & Final Plans

The client will complete external colour selections following the contract signing. Firststyle will prepare the Final Plans for lodgement. This will include the preparation of any associated reports (BASIX, Natethers Certificates, Reports etc).

Once the final plans are completed and signed off by the client, the file will progress to pre-construction / approvals stage.

Note - External colour selections are not available on selected fixed design packages.

## 8. Pre-Construction, Internal Selections and Approvals

Firststyle Homes will lodge the plans to the Developer (if applicable), to Council/Certifier, waterboard, engineers and obtain any other relevant statutory approvals. The client will complete their internal colour selections, electrical appointment and confirm their finance by providing the loan approval and commencement letter from the lender.

## 9. Construction Stage

Once all necessary approvals are received and the client has signed off on all colour selections, specifications, electrical plans and the client has provided the Authority to Commence Construction letter, your home can progress to the construction team for commencement.

## 10. Repayment Free Period.

Construction commences on your home with no repayments until the home is complete, providing you with a stress free/repayment free build. (No repayments on build contract).





**TERMS AND CONDITIONS:**

- Available to eligible clients at the discretion of Firststyle Homes
- Only available on home building contract component. Not applicable on land component. Land repayments are the responsibility of the client
- Available for new purchases on selected home and land packages & eligible contract builds on owner's land (building contract value up to \$500,000)
- Not transferable to other Firststyle Homes packages
- Not available for Knockdown-Rebuilds or selected established areas
- All variations must be paid by the owner prior to construction commencement (unless variations included in the construction loan)
- Subject to the client obtaining finance approval and confirmation of Build Now, Pay Later from their lender prior to contract signing
- Firststyle Homes reserves the right to end or modify this promotion without notice.
- Refer to full terms and conditions as listed in the Tender & Building Contract

*Speak to your sales consultant for more information.*