

BUILD NOW



PAY LATER

Pay just **your land & build deposit** and nothing more until your home is complete!* No repayments, more time to save, and greater financial freedom.

Making Homeownership More Accessible

Build Now, Pay Later, allows you to secure your home with just your land & build deposit and then no repayments until construction is complete. This gives you the financial freedom to focus on your home, without the need to manage rent and loan repayments at the same time.

Whether you're a first home buyer, right-sizer or an investor, this flexible payment option allows you to build with confidence and take control of your finances. It's the convenient, innovative financial solution designed to make your path to homeownership smoother and more accessible.



How It Works

1

Secure your new home with just your land & build deposit.

2

Enjoy no land or build loan repayments throughout the process.

3

Once your home is complete, your repayments will commence.

Who Can Benefit?



First Home Buyers

Keep your finances in check without paying both rent and loan repayments while your home is being built.



Already Own a Home?

Enjoy financial freedom without having to pay two mortgages at the same time.



Investors

Begin repayments only when your property starts generating rental income.

Why Choose Build Now, Pay Later?



No repayments, more time to save.



Greater financial flexibility during construction.



Build with total confidence, with no payments until your home is ready to move-in.

Contact our Team today to get started.

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Build Now, Pay Later Promotion is available to eligible customers at the discretion of SOHO Living. To be eligible, the customer must sign a building contract for the construction of a SOHO Living home within 14 days of the contract being issued, pay the first progress payment (being the balance of the 5% contract deposit) within 5 days of receiving the invoice and obtain a loan approval through Oakbury Financial Group. Upon commencement of construction and subject to compliance with the building contract and the terms and conditions, SOHO Living will reimburse the client the minimum repayment due under the land & construction component of their loan for the period commencing from the receipt of the slab progress claim under the building contract land settlement until the earlier of SOHO Living obtaining an occupancy permit for the construction of the home or 12 months. The sums will be paid monthly in arrears and for any prorated as necessary. This offer is available on selected projects and homes only. This offer is not transferable and is only available once. No representation is made as part of this offer and independent advice should be sought. Please speak with your New Home Consultant for more information. This promotion commences on 10 June 2025. Available for new deposits only. ©2025 SOHO Living Pty Ltd CDB-U 50036. For full terms and conditions please visit: https://www.soholiving.com.au/disclaimer/