

TAKE OWNERSHIP
SOONER WITH SMARTKEY
FINANCE SOLUTIONS



urban
HOMES BUILT WITH INTEGRITY
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START BUILDING YOUR DREAM HOME WITH A 10% DEPOSIT

Smartkey is Urban Homes' finance solution that can help you secure one of our house and land packages at today's price and start building with only a 10% deposit (as opposed to a 20% deposit when buying an existing home).

KEEP SAVING WHILE CONSTRUCTION IS UNDERWAY

By adding the Smartkey finance option to your Urban Homes house and land package, you only need to pay a 10% deposit to get your build started. No other payments are required until your new home is completed and you take ownership.

Smartkey is a great option for people who will be renting while building. You can focus on paying for your rent and costs of living, without having to worry about making mortgage repayments or building progress payments. This frees you up to keep saving for your new home, and you'll pay less interest over the lifetime of your mortgage.

PLAN AND BUDGET WITH EASE

Smartkey makes it easier to budget and plan for your build. There are no surprise costs or building progress payments to make along the way. You'll know exactly how much you need to get started, and what you need to pay once you take ownership.

Using Smartkey can make it easier for you to get preapproval for your new build. We offer a fixed price, making it easier for you to plan your finances. We will work with your bank of choice and give you the right information at the right time to take to your bank.

A SMARTER WAY TO TAKE OWNERSHIP

CHOOSE

An Urban Homes house and land package

ADD

Our Smartkey finance solution

DEPOSIT

10% to get started.
Balance on completion

KEEP SAVING

While construction is underway

TAKE OWNERSHIP

Pay the rest on completion of your new build

URBAN HOMES HOUSE AND LAND PACKAGES

Urban Homes has an extensive house and land package portfolio in some of the best locations.

Visit urban.co.nz/houseandland