

Indicative Home Improvement Purposes

Indicative list of acceptable home improvement purposes. Please note not all purposes will be approved individually.

Comfort

Upgrading heating, ventilation and air conditioning systems (HVAC).	Soundproofing	Room Upgrades: Flooring, Painting (Walls, Floors, Fences), Wallpapering
Waterproofing	Insulation	Retaining Walls
Fencing	Landscaping	Door Replacements
Window Replacements (i.e. Double Glazing)	Increasing the capacity of plumbing and electrical systems.	Driveways upgrades, construction
Heating (Wood Combustion Burners, Gas Burners)	Gas Installations	Air Conditioning
Ceiling Fans	Networking	Fixed Entertainment (sound, entertainment)
Lighting		

Maintenance and repair

Roof Replacement	Roof Maintenance (i.e. Painting, repair)	Guttering Repair / Maintenance
General Repairs	Cabinetry	Garage Doors

Additional space

Decks, Pergolas	Pools	Non-Specific Room Renovations (i.e. Kitchen, Bathroom, Laundry, Bedroom, Living)
Garages	Spas	House Extension
Fixed Kitchen Appliances	Sheds	Concreting
Built in Wardrobes	Granny Flat Construction	Outdoor Kitchen

Safety and preparedness

Security System Installation / Upgrade / Maintenance	Home Fire Systems	Security Doors, Windows and Shutters
Backup Generator		

Home Improvement Loans cannot be used for home construction purposes and can only be used for renovation of existing properties.