



Home improvement

Get financing that fits your budget



Why Upgrade for your Home Improvement project?

- ✓ Turn large projects into affordable low monthly payments
- ✓ Easy application process
- ✓ No pre-payment or cancellation fees
- ✓ No impact on credit to see if you qualify

0%
Interest

+

No Payments
For 12 Months

7.99% APR after the 12mo promo period



Based on 38,447 reviews

How easy is it?



Create an account
on your device



Confirm offer and
set up bank info



Get approved and
start your project!



These loan terms are not guaranteed and are subject to our verification and review process. Applicants may be asked to provide additional documents to enable us to verify their income and their identity. For loans that charge interest, this rate includes an Autopay APR reduction of 0.5%. By enrolling in Autopay, borrowers' payments will be automatically deducted from their bank account. Selecting Autopay is optional. Subsequent charges and fees may increase the cost of the loan. There is no fee or penalty for repaying a loan early. For more information, applicants should refer to the applicable Borrower Agreement and TILA Disclosure.

Loans may be disbursed in one or more advances. These loan terms are estimates based on the assumption that the loan is disbursed in a single advance upon execution of the Borrower Agreement. Actual loan terms may vary depending on, among other things, the exact number of advances, the amount of each advance, and the date on which each advance will occur

*For example, under the promotional plan (i.e., no payments required and no interest charges for a 12 months promotional period beginning after we disburse the first advance), if a borrower receives a \$10,000 loan with a 10-year term and a 29.49% Annual Percentage Rate (APR) and the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), the borrower will have a required monthly payment of \$259.86 after the promotional period ends