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# The $100 Mistake That Can Cost You a $1 Million Home Loan

A client recently asked me: "It's only a Buy Now, Pay Later account. Surely the bank doesn't care?" Actually, they do. Not because you used BNPL. Because they're looking at something much bigger. Banks don't lend based on your intentions. They lend based on your behaviour.

## Miss one BNPL payment, and you've created a signal.

### The bank starts asking:

- → If someone struggles to repay a $75 purchase, how will they manage a $7,000 monthly mortgage?
- → Are there signs of financial stress?
- → Is this a one-off, or part of a pattern?

Credit assessors aren't judging you.

**They're assessing risk.**

**That's their job.**

> Even if your income is $180,000 a year, a missed repayment can trigger additional questions, documentation, or in some cases reduce your lending options, depending on the lender's policies and your overall profile

## The takeaway?

If you're planning to buy a home in the next 6–12 months:

- → Pay every instalment on time.
- → Close accounts you no longer use if appropriate.
- → Think of your bank statements as your financial résumé.
- → Every transaction tells a story.

**Make sure it's the story you want the bank to read.**

**Book Your Appointment**

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