Upgrade your home now, pay for it over time

Get to know Upgrade

Finance your home projects with a loan through Upgrade*—like fixing your roof or remodeling your bathroom—without the burden of revolving credit card debt.

We believe credit should be affordable and responsible. That's why we partner with contractors nationwide to offer flexible payment options.

In just seven years, we've partnered with banks to provide **over $35 billion†** in credit to millions of families. Whether through an **Upgrade Card**, **Loan**, or **Rewards Checking** account, customers on the Upgrade platform get more value than a traditional bank.

*Home Improvement Loans are made by Cross River Bank, Member FDIC, Equal Housing Lender. Upgrade, Inc. (NMLS #1548935) holds the following state licenses.

†Upgrade company statistics are accurate as of May 2025 and include Flex Pay by Upgrade.

EQUAL HOUSING LENDER

upgrade

Simplify financing **without upfront costs**, and **no payments until your project is complete.***

The Benefits of Upgrade

Payment plans that fit your budget

Choose from multiple payment options with a monthly payment and terms designed to fit your needs.

No pre-payment fees

Pay off your loan early, with no pre-payment fees.

Support every step of the way

Our dedicated Support team is here to help you with your loan through Upgrade from start to finish.

Apply with Upgrade today

Get in touch with your contractor to start the application process.

Contact our Support team

Got questions about financing through Upgrade?

Our Support team is ready to help. Reach out today, and let's get you and your contractor started on your home improvement loan through Upgrade.

support@upgrade.com

844-719-5742

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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 charge s 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 e ach advance will occur.

EQUAL HOUSING LENDER

FAQs

Who is Upgrade?

Upgrade helps homeowners make their dream projects a reality. We partner with top contractors to offer flexible financing that fits your budget—with competitive plans, no upfront costs, and no payments until your project is complete. Your financing is provided by our trusted lending partner, while Upgrade manages your payments and experience from start to finish.*

Will applying affect my credit score?

When you apply for financing through Upgrade Home Improvement, we start with a soft credit inquiry, which won' t affect your credit score. If you're pre-approved and decide to move forward with your application, a hard inquiry will be conducted.

When will my first payment be due?

Your first payment will depend on the payment plan you select. In most cases, it will be due 30 days after the final payment for the project is approved. If you choose a promotional plan with no required payments during the promo period, you can make payments if you'd like—but you won't need to until the period ends.

Once I'm approved, how do I receive funding for the project?

Payment distribution may vary by contractor. Typically, a contractor will submit payment requests at project mile stones, which you can approve or deny through your Upgrade dashboard. For others, Upgrade may allow you to authorize payments to your contractor automatically as the project progresses without needing approval for e ach request. If you have questions, please check with your contractor for more details.

What if I don't use the full amount I was approved for?

You're only responsible for the amount that was advanced to complete your project.

How do I start making payments once the project is complete?

The easiest way to make a payment is through your account on the Upgrade mobile app or by logging into your Upgrade account on a desktop. You can also set up AutoPay to schedule your payments.

How long do I have to complete my project?

After your financing is approved, you will have up to six months to complete your project.

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