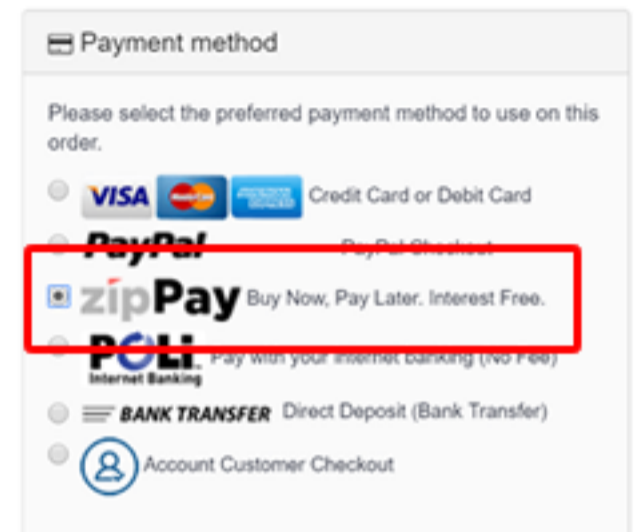




BUY NOW | PAY LATER

HOW IT WORKS? ONLINE

STEP 1- SELECT ZIP PAY AT CHECK OUT

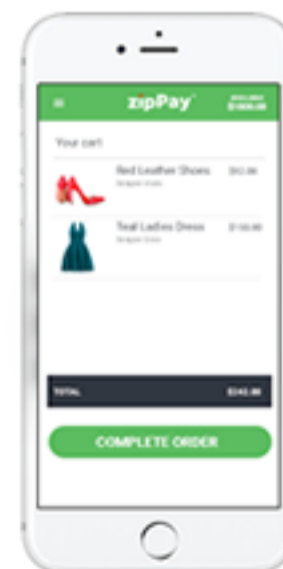


STEP 2- SIGN UP ON YOUR MOBILE

Sign into your Zip Pay App with email or your socials to obtain a decision straight away

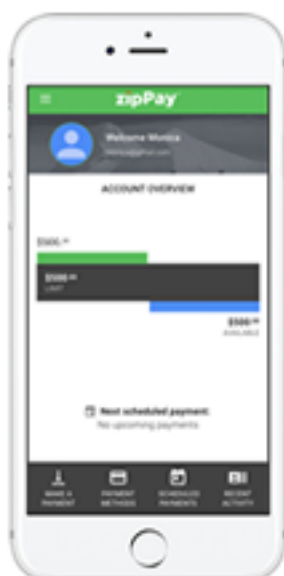
STEP 3- COMPLETE ORDER

ZIP PAY pays us on your behalf therefore all settlements will be with ZIP PAY hereafter!



STEP 4- PAYMENT FLEXIBILITY WITH ZIP PAY

Payments to Zip Pay can be paid overtime weekly, fortnightly or monthly based on you.



FAQ

1. UPTO 60 DAYS TO PAY WITH NO FEES - NO BALANCE NO FEES

- ZIP PAY works like an account, for all transactions made during the month a statement is received with a closing balance on the first day of the next month.
- Customers have till the end of the month to pay off the balance for the account to remain free.
- Should customers wish to carry forward the balance a small \$5 monthly account fee will be charged.

2. LIMITS

- 3 Different Credit Limits (\$250, \$500 and \$ 1000)
- Zip Pays algorithm will decide what customers are eligible for (evaluated during application process)

3. APPLICATION PROCESS

- Apply via the Zip Pay web page (link available on our website) and Zip Pay will approve customers based on their criteria.

4. REGISTERING YOUR ACCOUNT

- If approved account activation is immediate from the application form.

5. MAKING A PURCHASE

- After approval payments can be made from any Zip Pay affiliated retailer (E.g C & L Tool Centre)

6. REPAYMENTS

- Payments taken via direct debit based on customers selection, weekly, fortnightly or monthly

7. FAILED PAYMENTS

- If a payment fails Zip Pay will send customers a notification and attempt to reprocess payments the following day

8. CLOSING YOUR ACCOUNT

- Contact Zip Pay for all account closures
(02) 8294 2345 from Mon – Fri: 9am – 6pm)