

APPLYING IS EASY

YOU CAN NOW
APPLY ONLINE

- ✓ Select your purchase
- ✓ Complete the 1 page application
- ✓ Provide the required identification
- ✓ Provide your bank account or credit card details
- ✓ Pay your deposit
- ✓ Have your application processed
- ✓ Sign your agreement
- ✓ TAKE YOUR GOODS HOME or
Confirm your order on the day!



YOUR NO INTEREST EVER! QUOTE

PURCHASE PRICE

 1

DEPOSIT

 2

NUMBER OF FORTNIGHTS

 3

FORTNIGHTLY PAYMENT

 4

TOTAL AMOUNT PAYABLE

 5

This is a quote only and includes an Establishment Fee between \$35 and \$90, \$3.50 Monthly Account Keeping Fee and \$2.95 Fortnightly Payment Processing Fee. Your application will be subject to Certegy Ezi-Pay terms, conditions and lending criteria. If you're an existing Certegy Ezi-Pay customer you may pay a lower Establishment Fee of \$22. Credit provided by Certegy Ezi-Pay Pty Ltd. Ask in-store for details or visit certegyzipay.com.au You will be provided with accurate details related to fees and charges on your credit contract prior to signing the contract and receiving goods or services.

search for stores certegyzipay.com.au

shop today PAY OVER TIME

no interest ever! payment plan



WHO IS CERTEGY EZI-PAY?

Certegy Ezi-Pay is the leading provider of No Interest Ever! payment plans as used by over 1.4 million Australians. Thousands of retailers and businesses offer our payment plan option as a convenient way to pay for your purchase.

So whether you are making a large or small purchase for your home, yourself or as a gift, a payment plan could be the right solution for you.

WHAT IS CERTEGY EZI-PAY EXPRESS?

Our payment plan is called Certegy Ezi-Pay Express and it is a simple and convenient way to pay by fortnightly instalments, with payment amounts tailored to fit most budgets.

You can apply for your payment plan in-store when you are ready to make a purchase, or if you prefer, you can apply online before you shop. Our payment plan is also available for home improvements, car repairs and much more. Your application is assessed straight away using our standard approval process.

WHAT ARE THE MINIMUM CONDITIONS FOR APPROVAL?

Our aim is to make the application process as simple and efficient as possible.

You need to meet all these conditions to be approved:

- ✓ Be over 18 years of age and an Australian permanent resident
- ✓ Be employed full time, working 30 hours or more a week OR be an Aged or Veteran's pensioner
- ✓ Have a bank account or credit card in your name
- ✓ Have valid photo identification (usually driver's license)

For home improvements, if your purchase is to be fixed or added to your property then you must also be the homeowner.

If you don't meet these conditions your application may be approved but we will ask for more information so we can assess your circumstances in more detail.

If you'd like a quote, please ask.

Visit certegyzipay.com.au to find out more information, search our retail partners or download the myEziPay App.



Download **myEziPay** today!



ARE THERE ANY CHARGES FOR USING CERTEGY EZI-PAY EXPRESS?



We open an account for you when you take your first payment plan. You pay an initial fee to set up your account and then ongoing fees for account management and payment processing.

FEES AT A GLANCE

FEE	AMOUNT	FREQUENCY
Establishment Fee	from \$35	One off - (added to the balance and paid as part of the fortnightly repayment)
Payment Processing Fee	\$2.95	Fortnightly - or when each payment is processed.
Account Keeping Fee	\$3.50	Monthly

Once you have completed your purchase, you can either choose to make another purchase straight away, leave your account open so you can make another purchase as soon as you are ready or close your account. If you leave your account open you will pay a repeat purchase fee of only \$22 the next time you shop (saving up to \$68 off the establishment fee).

There are no charges for closing your account or paying your balance early and you will never be charged interest on the amount that you owe.