

## 1. Interest Free Period

Your interest free period refers to the length of time for which you will be charged ZERO interest. If you are on a treatment plan with several invoices, you will receive a new interest free period for each of these. After this period, your outstanding balance will accumulate interest at the standard annual rate (outlined in your contract).

## 2. Application Process

Our online application process takes less than 3 minutes, you simply input your residential, employment and financial information, and verify your identify through an SMS code (sent to your mobile). The Social Sign-Up helps us to know more about you and assists in assessing your application. Don't worry, we would never post anything on these accounts.

## 3. The Banking Step

Your internet banking statements help us confirm the details you have provided in your application. Logging in through your internet banking allows us to retrieve a read-only summary of your recent transactions almost instantly, saving you the trouble of doing it yourself. We do not see or store any of your credentials, and use a world-class firewall service to secure your data.

## 4. Submitting your Application

The Underwriting Team will assess your application and notify you of the outcome via email in less than 10 minutes. If we don't have enough information to assess your application, we will send you an email specifying what we need.

## 5. Registering your Account

If approved, we will send an activation link to your email address. The activation step requires you to read and sign your contract, as well as provide payment details for your regular direct debit repayments.

## 6. Setting up Repayments

Once you have paid for treatment using your account, you can set up your repayments to fall monthly, fortnightly or weekly at whatever amount suits you (provided this is greater than your monthly minimum).

## 6. Additional Payments

You can also make additional payments whenever you like via card or BPay by logging into your online account. There is no penalty at all for early repayment!

## 7. What if I have a ZERO balance?

You won't be charged anything when you don't owe anything! Your account will sit there with the funds always available until you need to cover your out of pocket healthcare costs again.



# Healthy Payment Options

## Why should I use zipMoney?

- ✓ A 3-minute mobile application in clinic or at home for a zipMoney Line of Credit to cover any out of pocket cost of treatment.
- ✓ The Line of Credit is an account and can be your healthcare digital wallet where every payment has an interest free period of at least 6 months.
- ✓ Flexibility to manage your repayments to suit your budget in the an online login. Set weekly, fortnightly or monthly payments from your bank account.
- ✓ The funds are paid from your zipMoney account to the clinic straight away. You simply authorise the invoice amount to be paid by logging into your account at the front desk.
- ✓ Receive a new interest free period of at least 6 months with every new invoice.
- ✓ Your zipMoney Line of Credit does not have an expiry date and can be used to cover future treatments up to your credit limit.

## What are the different types of accounts?

<b>Credit Limit</b>	\$1,000	\$2,000	\$3,000	\$5,000	\$10,000	\$15,000
<b>Establishment Fee</b>	\$0	\$25	\$49	\$99	\$99	\$99
<b>MinMonthly Payment</b>	\$40	\$40	\$80	\$150	\$250	\$300
<b>Interest Free Period</b>	At least 6 months (check clinic for details)					
<b>Monthly Account Fee</b>	\$4.95 (only if balance owing)					
<b>Interest Rate</b>	19.90% (after the interest free period)					

\* Account credit limits can be up to \$30,000

## How much do I really save?

In addition to a \$0.00 upfront payment and flexibility to manage your repayments to suit your budget, you also save money! Take a look at the credit card comparison below:

<b>Treatment Cost</b>	\$3,000	\$5,000	\$10,000	\$15,000
<b>Repayment Period</b>	6	12	18	24 (example interest free period)
<b>Monthly Payment</b>	\$513	\$430	\$566	\$634
<b>Credit card 17% p.a</b>	\$523	\$453	\$628	\$733
<b>Monthly Savings</b>	\$10	\$23	\$62	\$99
<b>Entire Savings</b>	\$61	\$280	\$1,109	\$2375

If you have any queries or issues, our friendly Customer Care team more than happy to assist. We are available from 9am to 9pm, Monday to Thursday, and 9am to 6pm Friday to Sunday (AEST).

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