

## WHY ZIP?



Australian owned and local based support.



Flexible Repayments.

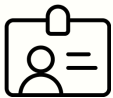


No deposit or upfront payment required.



Interest free offers up to 5 years with Zip Money.\*

## ELIGIBILITY CRITERIA



Aged 18 years or older



Australian citizen or permanent resident



Employed and receiving regular income



Clean and established credit history



Personal email address and mobile number



Verifiable home ownership<sup>^</sup>  
^For treatments over \$15,000

## APPLICATION CHECKLIST



**Banking:** You can log in using your Client ID and Password or manually upload PDF files of the most recent 90 days of your transaction history.



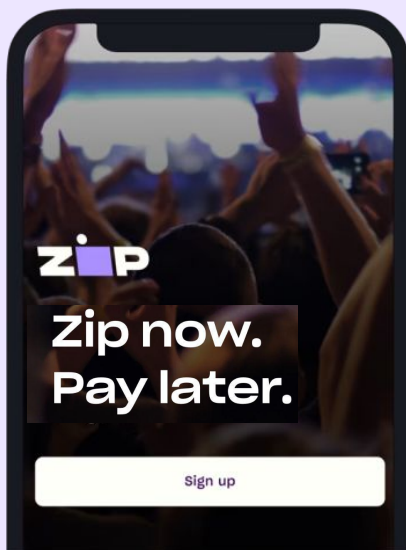
**ID:** Verify your ID with an Australian drivers licence or passport.



**Employment:** Provide your employment and income details.



**Homeownership:** Provide residential information and homeownership.



\*Zip Money - Available to approved applicants only and subject to completion of satisfactory credit assessment. Instalment plans split eligible purchases of \$300 and above into equal repayments within the interest free period. Eligible purchase excludes gift cards. A monthly account fee of \$9.95 applies and a one off establishment fee may apply for new customers. If you turn off instalments, transactions will be reverted to the minimum monthly repayment. Paying only the minimum monthly repayment may not necessarily repay a purchase within the interest free period. Any balance outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum, as at 1 June 2023. Other charges may be payable, see T&Cs. Interest, fees and charges are subject to change. Terms & Conditions apply and are available on application. See your contract for further details.

Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878.

# INTERNET BANKING FAQ



**WHAT IS IT?** Link your internet banking to provide a **read-only copy** of the last 90 day transaction listing.

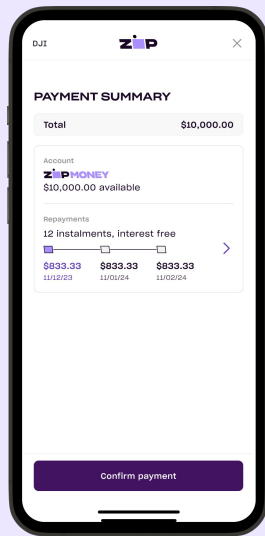
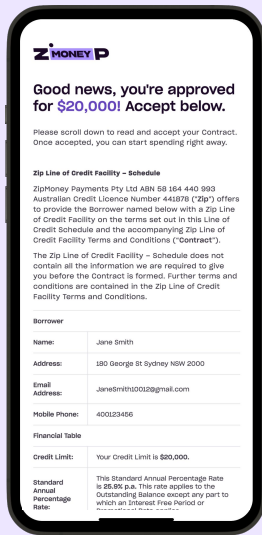


**WHY?** Instant income and expenses verification for loan eligibility.



**IS IT SAFE?** Yes! Credentials remain secure, industry standard security is upheld and is used by major banks including Westpac, NAB, ANZ, PayPal, HSBC etc.

## ZIP CONTRACT VS TREATMENT SUMMARY



Your Zip contract is separate from your Ballarat IVF treatment. The contract includes your account details, such as credit limit and fees, while the treatment summary outlines the purchase and payment breakdown.



Zip Money automatically sets up instalment repayments for purchases over \$300, splitting payments over the interest free period to help you avoid interest. If you opt out, payments will follow the 'Minimum Monthly Payment' terms in your Zip contract.



You need to accept your Zip account contract before you can confirm the pending Ballarat IVF treatment.

## FAQS

### When do my instalments start?

Your Zip Money instalments are fixed monthly payments, starting after you receive your transaction statement.

### I already have a Zip Money account, can I increase my limit with Ballarat IVF?

Yes! Inform your Ballarat IVF consultant that you require a credit limit increase, and they can arrange for an invitation to be sent to your Zip account to apply.

### What troubleshooting steps can I try if I'm experiencing issues?

1. Clear your browser's cookies and cache
  2. Switch to a different web browser
  3. Use a private browsing window
  4. Try accessing it on another device
- If the issue persists, please email a screenshot to [hello@care.zip.co](mailto:hello@care.zip.co) and inform your Ballarat IVF consultant.

### Can I call Zip customer support for help?

Yes, you can reach the Zip Customer Experience team at (02) 8294 2345 from 9am-5pm Mon-Fri.

### Will I be charged if I pay off my treatment early?

No, you won't be charged any fees for paying off your treatment before the end of the interest free period.

### What is the difference between Zip Money Flex and Instalments?

**Instalments Schedule:** Automatically splits eligible purchases over \$300 into equal monthly instalments within the interest free period, helping you avoid interest charges.

**Flex Schedule:** Rather than instalments, customers can opt to set repayments to weekly, fortnightly, or monthly. It covers purchases under \$300, Gift Cards, and orders where instalments are turned off. Your Flex repayments align with your first Zip Money transaction date. For example, if your first purchase was on 15th January, your Minimum Monthly Payment (MMP) will be due on the 15th of each month.