

## Who is Certegy Ezi-Pay?

Certegy Ezi-Pay Pty Ltd has been providing a No Interest Ever!\* retail payment plan since 2000. For more information, visit [www.certegyezipay.com.au](http://www.certegyezipay.com.au)

## What is Certegy Ezi-Pay?

A continuing credit payment plan that lets you purchase goods or services today, by paying an initial deposit, with the remaining balance being conveniently direct debited fortnightly. There is a simple application, no invasive questions and fast approval times. Best of all there is **NO INTEREST EVER!\***

## What are the set up fees and charges for an Ezi-Pay plan?

When you make your initial purchase, Certegy Ezi-Pay will open an Account for you. With this initial purchase you will pay a purchase establishment fee between \$35 and \$90 which will set up your account, and is payable over the term of the plan. The Account will provide you access to online information about your purchase(s), credit schedule(s), access to our 1800 customer call in facility and other benefits. There is a monthly account keeping fee of \$ 2.90 which will be direct debited whilst your account remains active.

## Are there any other charges?

There is a \$2.80 payment processing fee to process each repayment. Please remember that your payment plan is **NO INTEREST EVER!\*** Please refer to the "Terms and Conditions" in store for further details.

## Can I make multiple purchases?

Yes, as your available credit increases as per the repayment calculation detailed within the "Terms and Conditions", additional transactions are possible. The online Account tool enables you to keep track of your available credit as you make repayments.

## Can I close my Account and are there any charges?

Once your purchase(s) have been paid in full and your account balance is zero you can cancel via written notice to Certegy Ezi-Pay. There are NO additional fees for closing your Account or paying out early.

## What do I need to apply for a payment plan?

- To be over 18 years of age and be a permanent resident of Australia.
- To be employed on a Full-Time basis working a minimum of 30 hours or be an Aged or Veteran's Pensioner.
- To have a bank account or credit card in your name with documentation showing proof of ownership ie bank statement – Sorry EFTPOS cards are not suitable as they can not be debited.
- To provide suitable identification.
- If goods or services are to be fitted or applied to a property or dwelling then you must be the owner of that domestic property or dwelling.

*Please refer to the "Terms and Conditions" in store*

\*Certegy Ezi-Pay *Express* is a continuing credit payment plan provided by Certegy Ezi-Pay Pty Ltd. Fees, terms & conditions apply. A purchase establishment fee of between \$35 & \$90 is payable with the first repayment. A monthly account keeping fee of \$2.90 & a payment processing fee of \$2.80 apply. Certegy Ezi-Pay *Express* No Interest Ever! applies. See in store for details. [www.certegyezipay.com.au](http://www.certegyezipay.com.au)