

WHY ZIP?



Australian owned
and local based
support.



Flexible
Repayments.

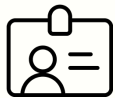


No deposit or
upfront payment
required.



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[^]
[^]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.



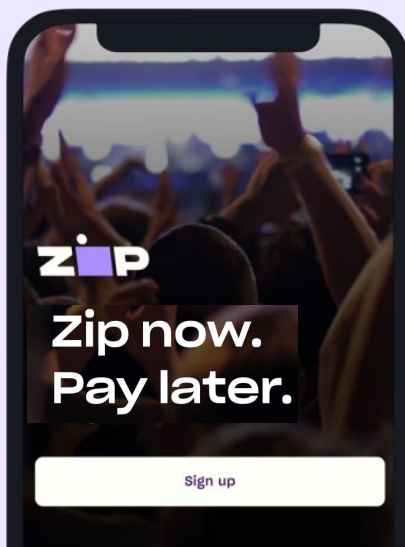
ID: Verify your ID with an Australian drivers licence or passport.



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.

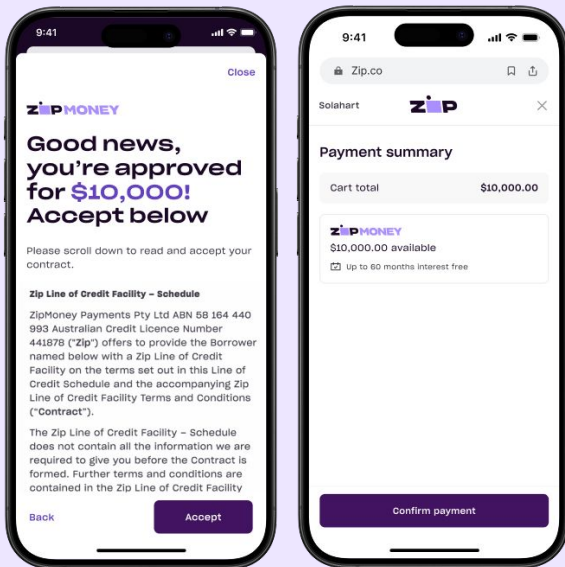


WHY? Instant income and expenses verification for loan eligibility.



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 covers your account details (credit limit, minimum monthly repayment, and any fees), while the order summary outlines your purchase and the interest-free term.



Your repayment schedule requires you to make the minimum monthly repayment set out in your contract. You can choose to pay weekly, fortnightly, or monthly, and you're welcome to make extra repayments at any time.



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

FAQS

When do my repayments start?

Your repayments start one month after your contract date. For example, if you registered your account on 11 September and your treatment was authorised on 23 October, your repayments would begin on 11 November.

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 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.

How do I set or change my Zip Money repayment schedule?

1. Log in to your Zip Money account via the Zip app.
2. Go to the "Home" tab.
3. Tap on your Zip Money account.
4. Tap 'Manage Flex'.
5. Tap 'Edit Repayments'
6. Choose your preferred schedule type:
 - Choose your repayments
 - Fee Waiver
7. Adjust your frequency or repayment amount to suit your preference.
8. Tap 'Continue' and then 'Confirm'