



Schedule

Borrower

Name	[Insert full name]
Email address	[Insert email address]

Financial Table

Afterpay Pay Monthly Credit Limit	[Insert credit limit] being the maximum amount of credit that may be provided under the Pay Monthly Customer Contract.
Repayments	<p>You must repay the value of each Pay Monthly Order in accordance with your Payment Schedule for the Pay Monthly Order.</p> <p>The repayments for a Pay Monthly Order will be made in monthly instalments. When you place a Pay Monthly Order (or, for a Pay Monthly Order arising on activation of a Pay Monthly Pending Order, when you place the Pay Monthly Pending Order), we will specify the period over which you are required to make monthly payments. If different options are available, these will be displayed and you must select the period to apply.</p> <p>We will calculate the amount of each monthly payment instalment so that the total amount of your monthly payment instalments will equal the amount of the Pay Monthly Order (other than any amount referable to any Down payment in relation to that Pay Monthly Order) plus all Interest that would accrue if you make all payments in respect of that Pay Monthly Order when due.</p> <p>Each monthly payment instalment will be due on the same numerical date of each month as the date on which the Pay Monthly Order is placed or created. However, in months which do not have the same numerical date, the due date for the payment instalment for that month will be the last day of that month.</p>



	<p>We will specify the amount of each monthly payment instalment and its Due Date in the Payment Schedule for the relevant Pay Monthly Order. We will also show the total of all monthly payment instalments for that Pay Monthly Order as the 'Total Pay Later' amount in your Payment Schedule.</p>
Interest rate	<p>The annual percentage rate that applies for a Pay Monthly Order is the Applicable Interest Rate.</p> <p>The Applicable Interest Rate is determined under clause 7.3 of the Pay Monthly Product Terms and is the lower of:</p> <ul style="list-style-type: none"> (i) 19.99% per annum (being the rate referred to in clause 7.3(a)(i) of the Pay Monthly Product Terms), as this rate may be varied from time to time in accordance with the Pay Monthly Customer Contract; and (ii) any special promotional rate referred to in clause 7.3(a)(ii) of the Pay Monthly Product Terms that we may offer to you in respect of a Pay Monthly Order. <p>If no special promotional interest rate referred to in paragraph (ii) applies to a Pay Monthly Order, the interest rate referred to in paragraph (i) will apply.</p> <p>The Applicable Interest Rate that applies when you place a Pay Monthly Order (or, for a Pay Monthly Order arising on activation of a Pay Monthly Pending Order, the time you place the Pay Monthly Pending Order) will apply to that Pay Monthly Order regardless of any variation to the interest rate referred to in paragraph (i) that may subsequently occur. This is subject to clause 7.3(c) of the Pay Monthly Product Terms in respect of a Pay Monthly Order arising in connection with a Trade-in.</p>
Interest free period	<p>If a Pay Monthly Order has a special promotional rate referred to in paragraph (ii) above equal to 0.00% per annum, an interest free period will apply for that Pay Monthly Order. This interest free period will apply for the entire duration of that Pay Monthly Order.</p>
Calculation of interest and total	<p>Interest for a Pay Monthly Order accrues and is calculated daily by applying the Applicable Daily Interest Rate (which is</p>

<p>interest charges</p>	<p>the Applicable Interest Rate divided by 365) to the Pay Monthly Order Balance for the Pay Monthly Order at the end of each day (other than during an Interest Free Period).</p> <p>You must pay interest that has accrued and remains unpaid in respect of a Pay Monthly Order on each Due Date shown in the Payment Schedule for that Pay Monthly Order. We calculate the amount of each monthly payment instalment shown in the Payment Schedule for a Pay Monthly Order to include the accrued interest in relation to that Pay Monthly Order that will fall due on the Due Date for that monthly payment instalment on the basis each monthly payment instalment is paid on its Due Date. By paying each monthly payment instalment for a Pay Monthly Order by the applicable Due Date, you will satisfy your obligation to pay accrued interest in respect of that Pay Monthly Order.</p> <p>You will not be charged more interest for a Pay Monthly Order than the total amount of interest shown in the Payment Schedule for that Pay Monthly Order.</p>
<p>Credit fees and charges</p>	<p>Late Fees</p> <p>If you fail to pay any amount (in whole or in part) specified in the Payment Schedule for a Pay Monthly Order by its Due Date, a Late Fee will apply and is payable by you on the day immediately following the Due Date. The amount of the Late Fee is calculated as set out in paragraphs 1 and 2 below:</p> <ol style="list-style-type: none"> 1. For each Pay Monthly Order, the aggregate sum of late fees will be capped at the lower of \$250 or 15% of the Original Order Value. 2. Up to the maximum cap described in paragraph 1, for each late payment we will charge: <ul style="list-style-type: none"> • an initial \$17 late fee when you fail to make a payment in accordance with the Payment Schedule; and • a further \$12 late fee if the late payment remains unpaid 7 days after the payment was due. <p>To remain within the maximum cap described in paragraph 1, we may charge partial amounts of the initial \$17 late fee and the subsequent \$12 late fee.</p>

	<p>Other fees or charges</p> <p>Nil</p>
Unilateral changes	We may make unilateral changes to your Pay Monthly Customer Contract without your consent by giving you notice in accordance with clause 1.3 of the Customer Terms. This may include, for example, changing the amount of any fee or repayment, introducing a new fee, increasing an interest rate or changing the method of calculating, or the frequency of payment, of repayment amounts.
Statements of account	Will be issued at least every 90 days (unless we choose not to issue a statement of account in accordance with clause 11.1(b) of the Customer Terms). We will notify you when your statement is accessible and how you may access it.
Commission	If you've been referred to Afterpay under our "Invite a Friend" program, we may pay your referrer an amount towards their next eligible purchase using Afterpay as described in our "Invite a Friend" program terms and conditions available at https://www.afterpay.com/en-AU/refer-terms .
Disclosure Date	[Insert date table is generated]
Credit Provider	Afterpay Australia Pty Ltd ABN 15 169 342 947, Australian Credit Licence 527911

Note: Any capitalised terms used in the Schedule (including the Offer and Acceptance) are as defined in the Customer Terms or the Pay Monthly Product Terms.

The Pay Monthly Customer Contract is made up of this Schedule, the Customer Terms, the Pay Monthly Product Terms and the Specific Terms (if any Specific Terms are stated to apply).

This Schedule is the pre-contractual disclosure statement required by the National Credit Code.



Information statement

Things you should know about your proposed credit contract

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact the credit provider and, if you still have concerns, the AFCA scheme, or get legal advice.

The contract

1 How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before—

- your contract is entered into; or
- you make an offer to enter into the contract;

whichever happens first.

2 How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep. Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if the credit provider has previously given you a copy of the contract document to keep.

If you want another copy of your contract, write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy—

- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- otherwise within 30 days of your written request.

3 Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as—





- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4 Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5 How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6 Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7 Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8 Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example—

- you get notified before or when we provide you with your next account statement for a change that reduces your obligations (or extends the time you have for any repayments owing to us under a Payment Schedule).
- you get at least 20 days advance written notice for—
- a change in credit fees and charges; or
- any other changes by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.



9 Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted on 1800 931 678, at www.afca.org.au or via mail to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

General

10 What do I do if I can not make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways—

- to extend the term of your contract and reduce payments; or
- to extend the term of your contract and delay payments for a set time; or
- to delay payments for a set time.

11 What if my credit provider and I can not agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the AFCA scheme. Further details about this scheme are set out below in question 13.



12 Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you can not be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

13 Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE.

THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED ON 1800 931 678, AT WWW.AFCA.ORG.AU, OR VIA MAIL TO AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY LIMITED, GPO BOX 3, MELBOURNE, VIC 3001.

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.





Offer and Acceptance

Offer

We are pleased to offer you a credit contract on the terms and conditions contained in the Pay Monthly Customer Contract (consisting of this Schedule, the Customer Terms, the Pay Monthly Product Terms and the Specific Terms (if any). Specific Terms apply as agreed between us and notified to you in writing).

You acknowledge that:

- you have read the Pay Monthly Customer Contract and received the Credit Guide;
- no enforcement expenses will be payable in relation to the Pay Monthly Customer Contract; and
- this offer is valid for acceptance from the time it is made until the time the contract acceptance screen is no longer shown in your Afterpay application flow. If the offer has lapsed, we will direct you to begin the application again.

Signed by the Credit Provider by its authorised officer - [insert name and position]	[Insert Electronic signature]
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Acceptance

You may accept this offer by clicking the button to agree to the Pay Monthly Customer Contract in your Afterpay application screen in the App, Website or Web Portal. By completing this step, you accept this offer and agree to comply with the terms and conditions of the Pay Monthly Customer Contract.

