



Schedule

Borrower

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

Financial Table

Afterpay Pay in 4 Credit Limit	[Insert credit limit] being the maximum amount of credit that may be provided under the Pay in 4 Customer Contract.
Repayments	<p>You must repay the value of each Pay in 4 Order in accordance with your Payment Schedule for the Pay in 4 Order.</p> <p>If you have access to the No Payment Upfront Feature and it is active, for each Pay in 4 Order that is eligible for the No Payment Upfront Feature you will have 4 repayments, with the First Instalment due on the Preferred Payment Day that falls a minimum of 8 days and a maximum of 14 days after the date of your Pay in 4 Order and each remaining repayment due fortnightly thereafter, or as otherwise set out in your Payment Schedule. The amount of each of these repayments is calculated by dividing the value of the Pay in 4 Order by 4 (subject to rounding).</p> <p>If you do not have access to the No Payment Upfront Feature or it is not active or a Pay in 4 Order is not eligible for the No Payment Upfront Feature, the First Instalment is due on completion of your Pay in 4 Order and you will have 3 remaining repayments (after the First Instalment), with the first remaining repayment due on the next Preferred Payment Day at least 2 weeks after the date of your Order and each other remaining repayment will be due fortnightly thereafter, or as otherwise set out in your Payment Schedule. The amount of each of those remaining repayments is calculated by dividing the value of the Pay in 4 Order (less the First Instalment) by 3 (subject to rounding).</p>



Interest	No interest is payable under the Pay in 4 Customer Contract.						
Credit fees and charges	<p>Late Fees</p> <p>1. Subject to paragraph 2 below, if you fail to pay any amount (in whole or in part) specified in your Payment Schedule by the 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 Table 1 below and is subject to the Maximum Late Fee Cap in Table 2.</p> <p>Table 1</p> <table border="1" data-bbox="609 661 1377 1801"> <thead> <tr> <th data-bbox="609 661 828 766">Original Order Value</th> <th data-bbox="828 661 1377 766">Applicable Late Fee</th> </tr> </thead> <tbody> <tr> <td data-bbox="609 766 828 1123">\$40 or below</td> <td data-bbox="828 766 1377 1123"> <ul style="list-style-type: none"> • One late fee of 25% of the Original Order Value when you first fail to make a payment in accordance with your Payment Schedule. • To remain within the Maximum Late Fee Cap, we may charge partial amounts of this late fee. </td> </tr> <tr> <td data-bbox="609 1123 828 1801">Above \$40</td> <td data-bbox="828 1123 1377 1801"> <ul style="list-style-type: none"> • For each Pay in 4 Order, the aggregate sum of late fees will be capped at the lower of \$68 or 25% of the Original Order Value. • Up to this maximum cap, for each late payment we will charge: <ul style="list-style-type: none"> - an initial \$10 late fee when you fail to make a payment in accordance with your Payment Schedule, plus - a further \$7 late fee if the late payment remains unpaid 7 days after your payment was due. • To remain within this maximum cap and the </td> </tr> </tbody> </table>	Original Order Value	Applicable Late Fee	\$40 or below	<ul style="list-style-type: none"> • One late fee of 25% of the Original Order Value when you first fail to make a payment in accordance with your Payment Schedule. • To remain within the Maximum Late Fee Cap, we may charge partial amounts of this late fee. 	Above \$40	<ul style="list-style-type: none"> • For each Pay in 4 Order, the aggregate sum of late fees will be capped at the lower of \$68 or 25% of the Original Order Value. • Up to this maximum cap, for each late payment we will charge: <ul style="list-style-type: none"> - an initial \$10 late fee when you fail to make a payment in accordance with your Payment Schedule, plus - a further \$7 late fee if the late payment remains unpaid 7 days after your payment was due. • To remain within this maximum cap and the
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Maximum Late Fee Cap, we may charge partial amounts of the initial \$10 late fee and the subsequent \$7 late fee.

2. We will not charge you a Late Fee if the sum of all Late Fees payable under the Pay in 4 Customer Contract and each other Low Cost Credit Contract between Afterpay and you would exceed the Maximum Late Fee Cap in Table 2.

Table 2

Maximum Late Fee Cap means:

(a) if you are not subscribed to Afterpay Plus (that is, your Pay in 4 Customer Contract comprises this Schedule, the Customer Terms and the Pay in 4 Product Terms only):

- (i) for the period of 12 months from the date you accepted your Pay in 4 Customer Contract (**First Fee Period**) – \$320; and
- (ii) for each subsequent 12 month period after the end of the First Fee Period – \$245; or

(b) if you are subscribed to Afterpay Plus (that is, your Pay in 4 Customer Contract comprises this Schedule, the Customer Terms, the Pay in 4 Product Terms and the Specific Terms):

- (i) for the period of 12 months from the date you subscribed for Afterpay Plus (**First Fee Period**) – \$120; and
- (ii) for each subsequent 12 month period after the end of the First Fee Period – \$120.

	<p>Other fees or charges</p> <p>If you are not subscribed to Afterpay Plus (that is, your Pay in 4 Customer Contract comprises this Schedule, the Customer Terms and the Pay in 4 Product Terms only):</p> <p>Nil.</p> <p>If you are subscribed to Afterpay Plus (that is, your Pay in 4 Customer Contract comprises this Schedule, the Customer Terms, the Pay in 4 Product Terms and the Specific Terms):</p> <p>Afterpay Plus Subscription Fee The Afterpay Plus subscription fee is payable as set out in clause 3 of the Specific Terms.</p>
Unilateral changes	We may make unilateral changes to your Pay in 4 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 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 by notifying you that your statement is accessible in the Afterpay App, or how you may otherwise access your account statement (unless we choose not to issue a statement of account in accordance with clause 11.1(b) of the Customer Terms).
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

Afterpay has made an election under section 133BXA(1) of the *National Consumer Credit Protection Act 2009* (Cth) (**NCCP Act**) that covers this Pay in 4 Customer Contract and the election is in force. Afterpay is subject to modified responsible lending obligations under the NCCP Act and is required to take appropriate and



proportionate steps to assess the suitability of lending, including before we enter a credit contract or increase a credit limit.

Note: Any capitalised terms used in the Schedule (including the Offer and Acceptance) are as defined in the Customer Terms or the Pay in 4 Product Terms.

The Pay in 4 Customer Contract is made up of this Schedule, the Customer Terms, the Pay in 4 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.



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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 Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

6 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.

7 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

8 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.

9 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 11.





10 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.

11 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 Low Cost Credit Contract on the terms and conditions contained in the Pay in 4 Customer Contract (consisting of this Schedule, the Customer Terms, the Pay in 4 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 in 4 Customer Contract, and received the Credit Guide;
- no enforcement expenses will be payable in relation to the Pay in 4 Customer Contract; and
- this offer is valid for acceptance within 120 days from the Disclosure Date.

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 “continue” 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 in 4 Customer Contract.

