

Schedule

Borrower

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

Financial Table

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

	Payment Schedule.						
Interest	No interest is payable under the Credit 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 the Table 1 below and is subject to the Maximum Late Fee Cap in Table 2.</p> <p>Table 1</p> <table border="1"> <thead> <tr> <th>Original Order Value</th> <th>Applicable Late Fee</th> </tr> </thead> <tbody> <tr> <td>\$40 or below</td> <td> <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. </td> </tr> <tr> <td>Above \$40</td> <td> <ul style="list-style-type: none"> For each Order, the aggregate sum of late fees will be capped at the lower of 25% of the Original Order Value or \$68. 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 Maximum Late Fee Cap, we may charge partial amounts of the initial \$10 late fee and the subsequent \$7 late fee. </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. 	Above \$40	<ul style="list-style-type: none"> For each Order, the aggregate sum of late fees will be capped at the lower of 25% of the Original Order Value or \$68. 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 Maximum Late Fee Cap, we may charge partial amounts of the initial \$10 late fee and the subsequent \$7 late fee.
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2. We will not charge you a Late Fee if the sum of all Late Fees payable under the Credit 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 as at 10 June 2025 (that is, this Credit Contract comprises this Schedule and the General Terms only):

- i. for the 12 month period from 10 June 2025 (**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 as at 10 June 2025 (that is, this Credit Contract comprises this Schedule, the General Terms and the Specific Terms):

- i. for the 12 month period from 10 June 2025 (**First Fee Period**) - \$120; and
- ii. for each subsequent 12 month period after the end of the First Fee Period - \$120.

Other fees or charges

If you do not subscribe to Afterpay Plus (that is, this Credit Contract comprises this Schedule and the General Terms only):

Nil

If you subscribe to Afterpay Plus (that is, this Credit Contract comprises this Schedule, the General Terms and the Specific Terms):

Afterpay Plus Subscription Fee

The Afterpay Plus subscription fee is payable as set out in clause 1.3 of the Specific Terms.

Unilateral changes	We may make unilateral changes to your Credit Contract without your consent, by giving you notice in accordance with clause 1.2 of the General 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.
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 .
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 2010* (Cth) (**NCCP Act**) that covers this Credit 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 are as defined in the General Terms.

The Credit Contract is made up of this Schedule, the General Terms and the Specific Terms (if any Specific Terms are stated to apply).