

Specific Terms

LAST UPDATED: 10 JUNE 2025

1. Afterpay Plus Terms

(a) These Specific Terms (“Afterpay Plus Terms”) govern your Afterpay Plus subscription, and together with the Schedule and General Terms, comprise your Credit Contract. These Afterpay Plus Terms supplement and must be read in conjunction with the Schedule and General Terms. In the event of any inconsistency between these Afterpay Plus Terms and the General Terms, these Afterpay Plus Terms will prevail to the extent of the inconsistency.

(b) In these Afterpay Plus Terms:

Afterpay Plus Card has the meaning given to it in clause 4 of these Afterpay Plus Terms.

Amended Subscription Period means each of the following:

- (i) the period from:
 - A) the date your suspension is lifted and ending the date prior in the next month; and
 - B) the same date in the next month and ending on the date prior in the month following; and
 - C) each monthly period thereafter; or
- (ii) such other period as agreed between Afterpay and you.

Maximum Afterpay Plus Fee Cap means:

- (i) for the First Fee Period - \$200; and
- (ii) for each subsequent 12 month period after the end of the First Fee Period - \$125.

Maximum Late Fee Cap means:

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

Original Subscription Period means each of the following:

- (i) the period from the date you sign up to Afterpay Plus and ending the date prior in the next month;
- (ii) the period from the same date in the next month and ending the date prior in the month following; and
- (iii) each monthly period thereafter.

Subscription Period means the Original Subscription Period or Amended Subscription Period (as applicable).

Any other defined terms contained in these Afterpay Plus Terms shall have the same meaning as given in the General Terms.

- (c) If you do not agree to these Afterpay Plus Terms you may not be an Afterpay Plus subscriber or receive any of the benefits of the Afterpay Plus subscription. The Afterpay Plus Terms shall apply, if necessary, to resolve any disputes between you and Afterpay related to your Afterpay Plus subscription. Afterpay may change these Afterpay Plus Terms at any time in accordance with clause 1.2 of the General Terms. If you do not wish to be bound by the change, you are free to terminate your Afterpay Plus subscription or close or deactivate your Afterpay Account in accordance with clause 4.4 of the General Terms, without penalty or additional fees, prior to the start of the Subscription Period in which the change is to take effect.
- (d) Afterpay Plus cannot be accessed through the Web Portal.

2. Using Afterpay Plus

- (a) For the purposes of making repayments for Afterpay Plus Orders, you must have a Preferred Payment Method from which Automatic Payments can be taken. You must have an Afterpay Account but you do not need to have an Afterpay Card to be an Afterpay Plus subscriber.
- (b) Afterpay reserves the right to approve or deny any application for Afterpay Plus at its sole discretion.

3. Payment and Fees

- (a) The Afterpay Plus subscription fee is \$9.99/month (or an amended amount as notified by us to you in accordance with clause 1.2 of the General Terms) except that we will not charge you an Afterpay Plus subscription fee if the sum of all fees other than Late Fees payable under the Credit Contract and each other Low Cost Credit Contract between Afterpay and you would exceed the Maximum Afterpay Plus Fee Cap.
- (b) Subject to paragraph (c) below, the Afterpay Plus subscription fee will be due and payable by you on the first day of each Subscription Period.
- (c) You acknowledge that your Subscription Period may be adjusted if your subscription begins or ends on a day not contained in a given month (e.g. if you became an Afterpay Plus subscriber on 31 March, your Payment Method would be charged for the Afterpay Plus subscription fee next on 30 April). For the avoidance of doubt, the applicable timezone for all

Afterpay Plus subscription fee due dates shall be the applicable timezone in Melbourne, Australia.

- (d) You acknowledge and understand that:
- (i) your Afterpay Plus subscription will automatically renew at the end of each Subscription Period for a further Subscription Period, unless your Afterpay Plus subscription is cancelled on an earlier date;
 - (ii) the Afterpay Plus subscription fee will be charged to your Preferred Payment Method, unless your Afterpay Plus subscription is cancelled before the due date; and
 - (iii) any renewal is non-transferable and non-refundable. This is subject to your rights to a refund and our liability to you pursuant to: your Consumer Rights (see clause 2.2 of the General Terms); circumstances where there may be any failure to generate or add the Afterpay Plus Card to your digital wallet following your payment to us; or our breach of the Terms. It is also subject to any express rights of refund under these Afterpay Plus Terms or where Afterpay agrees otherwise to provide a refund.
- (e) If you fail to make any Afterpay Plus subscription fee payment on the due date, we may suspend your Afterpay Plus subscription and you will be provided 7 days (or such longer period that we may notify on any Platform) to ensure this payment is successful. During this time we may re-attempt payment using your Payment Method. If the payment is subsequently successful within this period, your subscription will renew according to clause 7(c). If the period has elapsed and you have still failed to make the applicable payment, your Afterpay Plus subscription will be cancelled by Afterpay, and you will lose any associated Afterpay Plus benefits from the start of the month to which the Afterpay Plus subscription fee payment relates. The Afterpay Plus Card will revert to an Afterpay Card that can be used for in-store purchases with Retailers who offer Afterpay, as outlined in clause 4.3 of the General Terms.
- (f) 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.

4. Benefits

As an Afterpay Plus subscriber, you will receive access to a card to use your Available to Spend ("Afterpay Plus Card"). The Afterpay Plus Card enables you to use Afterpay as a method for payment with Retailers who accept Apple Pay, Google Pay or Samsung Pay, subject to certain Retailer or product exclusions.

5. Pausing your Afterpay Plus subscription

- (a) Afterpay may give you the ability to pause your Afterpay Plus subscription for specific periods, limited to a certain number of times determined by

Afterpay, acting reasonably. We will display the subscription pause periods and the number of pauses available to you (if any) in the Afterpay App.

- (b) You may pause your Afterpay Plus subscription at any time a pause is available to you within the “My Afterpay” section of the Afterpay App. This will place a temporary hold on your access to Afterpay Plus from the next Afterpay Plus subscription fee due date and you will not be charged the Afterpay Plus subscription fee for the duration of the pause. When your Afterpay Plus subscription is paused, your Afterpay Plus Card will revert to an Afterpay Card that can be used for in-store purchases with Retailers who offer Afterpay, as outlined in clause 4.3 of the General Terms.

6. Cancelling your Afterpay Plus subscription

- (a) You may cancel your Afterpay Plus subscription at any time within the “My Afterpay” section of the Afterpay App. To avoid any future charges for the Afterpay Plus subscription fee, cancellation must occur prior to the end of the applicable Subscription Period.
- (b) If you cancel after you have made the initial Afterpay Plus subscription fee payment or where your subscription has renewed at the end of a Subscription Period:
 - (i) subject to your Consumer Rights, circumstances where there may be any failure to generate or add the Afterpay Plus Card to your digital wallet following your payment to us, our liability to you for our breach of the Afterpay Plus Terms or as otherwise reasonably agreed between you and Afterpay, you will not be refunded any Afterpay Plus subscription fee payment regardless of whether you have used Afterpay Plus during the Subscription Period. It is also subject to any express rights of refund under these Afterpay Plus Terms or where Afterpay otherwise agrees to provide a refund; and
 - (ii) you will continue to have access to Afterpay Plus for the remainder of the applicable Subscription Period, but will not have access for the following Subscription Period. The Afterpay Plus Card will revert to an Afterpay Card that can be used for in-store purchases with Retailers who offer Afterpay, as outlined in clause 4.3 of the General Terms.
- (c) Afterpay may cancel your Afterpay Plus subscription for one of the following reasons:
 - (i) Your Afterpay Account is closed in accordance with the Credit Contract for any reason;
 - (ii) You have failed to pay any amount when due;
 - (iii) Afterpay reasonably considers it necessary to do so in order to protect the integrity of our systems or the Products, prevent fraud, limit the risk of money laundering or terrorism financing arising from your use

of Afterpay Plus, or otherwise protect us against any legal, regulatory or non-payment risk (whether at an Afterpay Account level, portfolio level or part of portfolio level);

- (iv) Afterpay reasonably suspects, or is aware, that you are otherwise using Afterpay Plus in material breach of these Afterpay Plus Terms, the Credit Contract or any applicable laws or regulations; or
 - (v) Afterpay is required or instructed to do so by a regulator, enforcement officer or court of law (including to protect Afterpay in either of the circumstances above).
- (d) If we cancel your Afterpay Plus subscription without prior notice, we will provide notice that we have done so as soon as reasonably practicable after the cancellation.
- (e) Once your Afterpay Plus subscription is cancelled:
- (i) you will no longer have access to Afterpay Plus; and
 - (ii) your Afterpay Plus Card will revert to an Afterpay Card that can be used for in-store purchases with Retailers who offer Afterpay, as outlined in clause 4.3 of the General Terms.

7. Suspending your Afterpay Plus subscription

- (a) Except as otherwise specified in these Afterpay Plus Terms, Afterpay may (but is not obliged to) suspend your Afterpay Plus subscription where any circumstances giving rise to a cancellation right for Afterpay has occurred, or we reasonably believe they will occur.
- (b) During any period of suspension, you will not be charged a new Afterpay Plus subscription fee.
- (c) If we lift the suspension and reinstate your Afterpay Plus subscription, following the reinstatement the Afterpay Plus subscription fee will be charged for each period as set out in the table below as applicable:

Scenario	Subscription fee payment status	Period
(1) Suspension starts and ends within same Subscription Period	Subscription fee paid for Subscription Period in which suspension commences	Each Subscription Period

(2) Suspension starts and ends within same Subscription Period	Subscription fee not paid for Subscription Period in which suspension commences	Each Amended Subscription Period
(3) Suspension ends in a subsequent Subscription Period	-	Each Amended Subscription Period

8. Refund or waiver of Afterpay Plus subscription fee

(a) If during a Subscription Period:

- (i) you cancel your Afterpay Plus subscription following our notice of a change to the Credit Contract, which is material and/or to your detriment;
- (ii) you close your Afterpay Account (or request us to close your Afterpay Account once you have paid all outstanding amounts owing to us) following our notice of a change to the Credit Contract, which is material and/or to your detriment;
- (iii) we close your Afterpay Account in accordance with clause 4.4(b) of the General Terms; or
- (iv) we close your Afterpay Account or cancel your Afterpay Plus subscription under any other provision where the closure or cancellation is not as a result of your breach of these Terms or other wrongful act or omission,

we will refund to you (or waive) the amount equal to the Afterpay Plus subscription fee that you have paid (or would have paid) in advance for your final Subscription Period.

(b) If during a Subscription Period your Afterpay Plus subscription is suspended you will not be entitled to any refund for the remainder of that Subscription Period.

9. Billing Agreement and Automatic Payments

- (a) You authorise Afterpay to process the Afterpay Plus subscription fee as an Automatic Payment in accordance with clause 3.
- (b) You are responsible for ensuring that you have sufficient funds available in your Preferred Payment Method to make Automatic Payments referred to

in this clause 9. You are liable for any fees or charges imposed by your Payment Method, except to the extent that such fees or charges arise as a result of our negligence, error or system failure. If any fees or charges are imposed as a result of our negligence, error or system failure, please provide us with a copy of the relevant records, and we will reimburse you for the relevant fees or charges.