

PayPal Pay in 4 Facility Agreement

This version : 25-1

Last updated on 21 May 2025

Credit Provider's name

PayPal Credit Pty Ltd ACN 600 629 258

Pre-contractual statement

Financial Table

We can change any information in the Financial Table without your consent, including adding a new fee type. We'll always act reasonably when doing this. Please see the Pay in 4 Facility Agreement for changes we can make and how and when we will tell you.

Maximum amount of credit that may be provided (Credit Limit)

AUD \$1,999.99

Interest

No interest charges are payable under the Agreement.

Repayments

You must pay any Transaction Amount in 4 instalments, each approximately 25% of the Transaction Amount:

- the first instalment due on the Transaction Date;
- the second instalment due 14 days after the Transaction Date;
- the third instalment due 14 days after the second instalment is due; and
- the fourth instalment due 14 days after the third instalment is due.

You will not be subject to late fees for a payment that is overdue.

Credit fees and charges

Not applicable

Key Information

- Your Pay in 4 Facility allows you to pay for purchases in 4 interest-free instalments.
- Your agreement for the Pay in 4 Facility comprises:

- the Pay in 4 Facility Financial Table set out above; and
 - the Terms and Conditions set out below.
- You may use your Pay in 4 Facility to make purchases up to your Credit Limit.
- We may carry out a check to determine whether this Pay in 4 Facility is suitable for you. This includes an external credit check with a credit reporting body before you make a purchase with the Pay in 4 Facility – if we do, this will create a record on your credit file which may impact your ability to obtain credit in future (including from other third parties) and/or the cost of that credit.
- Every time you choose to use Pay in 4, your proposed purchase will be assessed to determine if it meets our eligibility criteria.
- For any purchase made using your Pay in 4 Facility, you must pay your first instalment equal to 25% of the Transaction Amount at the time of the purchase. You may use your Pay in 4 Facility to pay the remaining purchase price in 3 further interest free instalments, each approximately 25% of the Transaction Amount, due on a fortnightly basis thereafter, as detailed in Clause 6.2 below.
- Repayments are made automatically from your PayPal Account using the payment method you select.
- You may repay the amount you owe in full prior to the last Repayment Date, without any fees or charges.
- If your payment of an instalment is reversed, you must pay that instalment again immediately upon your receipt of notice of such reversal in order to ensure that your Pay in 4 Facility does not become overdue.
- If a payment is overdue your credit report or credit rating may be affected in a way that impacts your ability to obtain further credit (including from other credit providers). You will not be subject to late fees for a payment that is overdue.
- Both parties, you or we, can terminate the Agreement at any time:
 - If you would like to terminate the Agreement, you must repay the Outstanding Balance first.
 - If we would like to terminate for a default, we must give you 30 days to remedy the breach. We can then terminate and require repayment of the Outstanding Balance. Enforcement expenses may become payable by you in the event of a breach.
- We will notify you by email every 3 months that an electronic statement of account showing your Pay in 4 Facility activity in real time, including details of historical Repayment Plans, is available. These statements may be accessed via your PayPal account. You may view and print your Pay in 4 Facility statement by logging into your PayPal account.
- Before you proceed, please carefully consider the terms and conditions set out in the Agreement below, the Pay in 4 Facility Financial Table, the Pay in 4 Facility Target Market Determination and whether you will be able to make the repayments when they are due.
- Please refer to our [Privacy Statement](#) for more information about how PayPal handles your personal information.
- To view the Target Market Determination (TMD) for this product please visit the [Legal Hub](#).

IMPORTANT	
BEFORE YOU SIGN	THINGS YOU MUST KNOW
<ul style="list-style-type: none"> • READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract. 	<ul style="list-style-type: none"> • Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling us in writing, but you will still be liable for any fees or charges already incurred.
<ul style="list-style-type: none"> • You should also read the information statement: 'THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT'. 	<ul style="list-style-type: none"> • You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
<ul style="list-style-type: none"> • Fill in or cross out any blank spaces. 	<ul style="list-style-type: none"> • If you take out insurance, we can not insist on any particular insurance company.
<ul style="list-style-type: none"> • Get a copy of this contract document. 	<ul style="list-style-type: none"> • If this contract document says so, we can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
<ul style="list-style-type: none"> • Do not sign this contract document if there is anything you do not understand. 	<ul style="list-style-type: none"> • If this contract document says so, we can charge a fee if you pay out your contract early.

Terms and Conditions

1. Meaning of terms used in the Pay in 4 Facility Agreement

Agreement means these Pay in 4 Facility Terms and Conditions and the Financial Table.

Approved Purchase means an Eligible Purchase that is made under the Pay in 4 Facility in accordance with this Agreement.

Approved Transaction Amount means the Transaction Amount less:

- a. the Initial Payment; and
- b. any PayPal Account balance or special funding arrangement applied. We will automatically apply any merchant or transaction specific balance linked to your PayPal account to fund an Eligible Purchase and this will reduce the amount which is available to be funded through a Pay in 4 Plan.

Available Credit means the amount of credit available to you under the Pay in 4 Facility. This amount will reflect your Credit Limit less the Outstanding Balance and any Transaction Amount that has not yet been processed to your Pay in 4 Facility.

Business Day means a day on which banks are open for business in Sydney, Australia excluding a Saturday, Sunday or public holiday and ending at 6pm AEST on that day.

Credit Limit means the maximum amount of credit we agree to provide to you under the Pay in 4 Facility, as set out in the Financial Table.

Customer or you means the holder of the Pay in 4 Facility.

Effective Date has the meaning set out in clause 2.1.

Eligible Purchase means a transaction for goods or services made using your PayPal Account that we may allow to be paid for using your Pay in 4 Facility. An Eligible Purchase does not include transactions for:

- a. gambling;
- b. non-profit donations or contributions;
- c. cryptocurrency trading;
- d. peer to peer payments;
- e. contracts for difference (CFD);
- f. foreign exchange;
- g. commercial or investment purposes; and
- h. any other transactions that we may advise you of from time to time.

Financial Table means the Pay in 4 Facility Financial Table set out at the start of this document.

Initial Payment means 25% of the Transaction Amount.

Outstanding Balance means the amount owing under this Agreement at any time. The Outstanding Balance will reflect:

- a. Transaction Amounts; less
- b. any Repayments received.

Pay in 4 Facility means the Pay in 4 Facility provided to you by PayPal under the terms of the Agreement.

PayPal, us or we means PayPal Credit Pty Ltd ACN 600 629 258.

PayPal Account means the PayPal account you hold with PayPal Australia Pty Limited (ABN 93 111 195 389) which is subject to the PayPal User Agreement.

Repayment Plan means the schedule of Repayments as agreed for each Approved Purchase in accordance with these Terms and Conditions.

Repayment Method means the credit card, debit card or bank account chosen by you and linked to your PayPal Account. This may include a PayPal Account balance or special funding arrangement, if available.

Repayment means an amount due under a Repayment Plan in accordance with clause 6.

Transaction Amount means the value of an Approved Purchase.

Transaction Date means the date of any Approved Purchase as detailed in the 'Activity' section of your PayPal Account.

A reference to '\$' in this Agreement is a reference to Australian Dollars (AUD).

2. Using the Pay in 4 Facility

2.1. This Pay in 4 Facility is entered into on the day you first agree to the terms of this Pay in 4 Facility when selecting Pay in 4 as your chosen payment method for an Eligible Purchase regardless of whether you make an Approved Purchase.

2.2. The Pay in 4 Facility is available only to natural persons:

- a. of at least 18 years of age residing in Australia;
- b. with a valid and verifiable Australian residential and email address, mobile telephone number and that otherwise satisfy our identification requirements;
- c. that hold a PayPal Account with a Repayment Method for the duration of this Agreement; and
- d. that satisfy our credit assessment criteria.

2.3. The Pay in 4 Facility may be used to pay for Eligible Purchases:

- a. made through your PayPal Account;
- b. where the Transaction Amount is equal to or less than your Available Credit; and
- c. where the Transaction Amount is at least AUD1.

2.4 We may not accept the use of the Pay in 4 Facility in respect of Eligible Purchases:

- a. where PayPal's assessment of the Eligible Purchase is not approved;
- b. where you are in default of your obligations under this Agreement;
- c. to protect you, or us, or any other person from potentially fraudulent activity or a scam, or other losses;
- d. to prevent a potential exposure to a breach of law of Australia or elsewhere; or
- e. to manage any sanctions, regulatory or legal risk or any other material risk, including credit risk.

3. Paying for your Approved Purchases using the Pay in 4

Facility

3.1 Use of the Pay in 4 Facility is conditional on you paying the Initial Payment at the time of an Eligible Purchase using a Repayment Method.

3.2 You agree that, when you use the Pay in 4 Facility to pay for an Eligible Purchase, the Transaction Amount will be charged to your Pay in 4 Facility.

3.3 You agree that the Transaction Amount may vary from the costs of goods and services purchased depending on:

- a. any additional amount you may accept to pay to the merchant such as (but not limited to) shipping costs, insurance costs, etc; and/or
- b. any changes to the applicable currency conversion rate that occurs between the time the transaction is authorised and the time your PayPal account is debited.

3.4 Where the Transaction Amount is updated under clause 3.3:

- a. the Repayment Plan will be updated accordingly; and
- b. your Initial Payment and three other repayments will be approximately 25% of the Transaction Amount.

In the event the Outstanding Balance exceeds the Credit Limit, you agree to immediately pay us any amount above the Credit Limit. This may require payment outside the Repayment Plan, including as a result of circumstances described in clause 3.3.

3.5. Our decision to lend to you under this Agreement is based on, amongst other things, our assessment of your credit worthiness, the information you provided us with in your application and information about your PayPal Account usage and history. We recommend that you download or print a copy of this Agreement and retain it for your records.

4. Execution and entry into this Agreement

4.1. This Agreement constitutes an offer to you that you can accept by checking the tick box during the online PayPal Pay in 4 application process stating that you agree to a continuing credit contract that covers any future Pay in 4 purchases and selecting "Agree and Continue".

4.2. By entering into this Agreement, you expressly accept that the performance of this Agreement starts immediately on the Effective Date.

4.3. PayPal reserves the right to grant or refuse an application for the Pay in 4 Facility or use of the Pay in 4 Facility for any Eligible Purchase at its sole discretion and for any reason, including on the basis of our assessment of your credit worthiness.

Closing your Pay in 4 Facility

4.4. You may withdraw from this Agreement without giving a reason by contacting us using the details provided in Clause 11.5 below.

4.5. If you choose to withdraw from this Agreement, the Agreement will end, and you will have to repay any Outstanding Balance.

4.6. We may close your Pay in 4 Facility in accordance with clause 11.2.

5. Withdrawal from a Repayment Plan

5.1. If you have the ability to withdraw from a Repayment Plan in respect of an Approved Purchase, in most cases the merchant will credit any applicable funds back to your Pay in 4 Facility. This amount will be used to reduce any Outstanding Balance.

5.2. If you choose to withdraw from only part of your order under a Repayment Plan, or the merchant provides a partial refund, the Outstanding Balance will be reduced accordingly with the future instalments to be paid pursuant to the Repayment Plan being reduced equally and proportionally. You can view your revised Outstanding Balance and Repayment Plan by logging into your PayPal Account.

5.3. Where your Approved Purchase was funded by PayPal Account balance and /or special funding arrangement in addition to your Pay in 4 Facility:

- a. If you withdraw from your Repayment Plan, or from part of your order under the Repayment Plan, or the merchant provides a partial refund, any refund will be applied in the following order:
 - i. first credited to your Pay in 4 Facility and used to satisfy any Outstanding Balance;
 - ii. second credited to your PayPal Account (only where your Approved Purchase was partly funded by your PayPal balance);
 - iii. third, any remaining amount will be applied to re-instate or partially re-instate the special funding arrangement in your PayPal Account (if it has not already expired) on the terms which applied to it at the time of your Approved Purchase.

5.4 Where the refund amount is not enough to satisfy the Outstanding Balance in full, it will be reduced accordingly with the future instalments to be paid pursuant to the Repayment Plan being reduced equally and proportionally. In this situation, any special funding arrangement will not be re-instated to your PayPal account.

5.5. If any activity detailed in this Clause results in an overpayment to your Pay in 4 Facility, PayPal will reimburse you the overpaid amount within thirty (30) calendar days.

5.6. In the event you receive a refund from a merchant, it is your responsibility to return the item purchased to the merchant and, other than as set out in this Agreement and your statutory rights,

we will not be held liable for a dispute between you and the merchant in relation to an item purchased.

6. Repayments and Repayment Plans

6.1. You are required to repay the Outstanding Balance in accordance with Repayment Plans as updated from time to time.

6.2. Under a Repayment Plan, you must pay the Transaction Amount in 4 instalments:

- a. the first instalment due on the Transaction Date (Initial Payment);
- b. the second instalment due 14 days after the Transaction Date;
- c. the third instalment due 14 days after the first instalment is due; and
- d. the fourth instalment due 14 days after the second instalment is due.

6.3. The Repayment Plan for each Approved Purchase will be disclosed and confirmed to you at the time of purchase through your PayPal Account.

6.4. Each Initial Payment and Repayment will be automatically debited from your chosen Repayment Method (as may be updated from time to time) on the dates set out in the Repayment Plan.

6.5. You can also repay the next instalment in your Repayment Plan or the Outstanding Balance at any time. You may do this by logging into your PayPal Account and clicking on the "Make a Payment" button in the Pay in 4 section or by contacting our customer service team.

6.6. If you choose to repay the next instalment in your Repayment Plan early, we will not debit your Repayment Method on the date specified for that instalment.

6.7. There are no fees or charges associated with making a Repayment in accordance with Clause 6.5 above.

6.8. If you repay us more than you owe us, we will refund any excess amount to your PayPal Account within thirty (30) calendar days.

6.9. If we refund your PayPal Account and it is later determined that no refund should have been paid, we will be entitled to recover the overpaid amount from your PayPal Account where there is sufficient balance or from your Repayment Method.

6.10. Repayments made by you under this Agreement will be applied:

- a. first, to past instalments which are due but unpaid (if any); then to
- b. the current instalment being due; and then to
- c. future instalments in the date order that they fall due.

6.11. Missing a Repayment could have adverse consequences, including restricting your PayPal Account, closure of your Pay in 4 Facility, our taking legal action against you, and/or reporting the default information to a Credit Reporting Body ("CRB") which may impact your ability to obtain, and the cost of, further credit (including from a third party).

7. Your Pay in 4 Facility purchases

7.1. The Pay in 4 Facility is only available in AUD. For transactions not in AUD, PayPal will automatically convert the transaction amount to AUD at checkout before debiting the purchase amount to your Pay in 4 Facility. Any applicable currency conversion or other charges will be applied in accordance with your [PayPal User Agreement](#).

7.2. PayPal may enable the use of special funding arrangements you have in your PayPal Account (as described in the PayPal User Agreement) for Pay in 4 Facility purchases in its absolute discretion.

7.3. For the avoidance of doubt, you must continue to make the Repayments due under this Agreement on their due date whilst any claim and/or dispute you raise is being investigated.

8. Election relating to low cost credit contract

8.1. PayPal has made an election under subsection 133BXA(1) of the *National Consumer Credit Protection Act 2009* (Cth) that covers this Agreement, and the election is in force. Under this election, PayPal has agreed that Part 3-2BA of the National Consumer Credit Protection Act 2009 (Cth) relating to modified responsible lending obligations applies to it in relation to low cost credit contracts.

9. Our liability

9.1. We are not responsible if you are unable to use your Pay in 4 Facility or should we be unable to carry out any of our obligations under this Agreement due to:

- a. our compliance with applicable laws or regulation; or
- b. abnormal and unforeseeable circumstances beyond our reasonable control, the effects of which would have been unavoidable despite our reasonable efforts.

9.2. We have no liability to you under your contract with the merchant and you cannot use a claim against a merchant as a reason for not making repayments to us unless you have a legal right to do so.

10. Communication

10.1. Despite anything contained in your PayPal User Agreement, any notice to be provided to you by us under this Agreement will be exclusively sent by posting it on the PayPal website(s) and

telling you that the information is available on a website or in your PayPal Account, emailing it to the email address listed in your PayPal Account, calling you by telephone, or sending you a “text”/ SMS message.

10.2. If we have reasonable grounds for believing that you have changed your email and/or postal address, for example because our correspondence is returned to us, we may instruct agents to trace you.

10.3. You represent that any telephone number that you provide to us belongs to you and/or that you are authorised to provide that number. You also agree to tell us right away if you change your name, address (mailing or email) or any telephone number associated with your PayPal account.

10.4. You can contact us online at www.paypal.com.au by selecting ‘Help’ and then ‘Contact us’.

11. Changing this Agreement

11.1. We may make changes to this Agreement without your agreement.

11.2. We will notify you of changes in accordance with the following table.

Type of change	Notice we must provide to you
Any change to Repayment Plans, including how they are calculated and when payments are due.	At least 20 days before the change.
Any change that reduces your obligations or extends time for payment.	As soon as reasonably practicable after the change takes effect.
Any change to any fees or charges payable under this Agreement, including introducing a new fee or charge.	At least 45 days before the change. However, if the change is a reduction in the amount or time to pay the fee or charge, notice will be provided as soon as reasonably practicable after the change takes effect.
Any change that reduces your Credit Limit.	At least 20 days before the change.
Any other changes to this Agreement.	At least 20 days before the change takes effect.

11.3. The maximum amount of credit that may be made available to you under this Facility is \$1,999.99. If you do not wish to continue to benefit from this Facility you may terminate this Agreement in accordance with clause 12. You may only have one Facility with PayPal at one time.

11.4. We will comply with any regulatory notice period requirement set out in applicable law or regulation.

12. Termination

12.1. This Agreement will continue until it is terminated by you or us.

We may terminate this Pay in 4 Facility if:

- a. we establish that our decision to lend to you was substantially based on inaccurate, misleading or incomplete information that you provided to us;
- b. you fail to remedy a breach of this Agreement capable of remedy within 14 days after we give you a notice to remedy or you commit a breach of this Agreement incapable of remedy;
- c. you are convicted of any criminal offence involving fraud or dishonesty or you are sentenced to a term of imprisonment or you appear on any sanctions list that we monitor;
- d. we have reasonable grounds to believe that you are unable to pay the Outstanding Balance in accordance with the Repayment Plan;
- e. you commit a substantial breach of another contract with us;
- f. we have reasonable grounds to believe you have one or more Facilities with PayPal;
- g. we have reasonable grounds to believe that you are no longer a resident of Australia; or
- h. if you close or attempt to close your PayPal Account.

12.2. Where you are in default under this Agreement we will provide you with notice and give you at least 30 days to fix the default. If the breach is not fixed within this time we may terminate this Agreement and require you to repay any Outstanding Balance immediately. We may also commence enforcement proceedings.

12.3. If you are in default, you will also need to pay us any expenses reasonably incurred or expended by us to enforce this Agreement – including any expenses reasonably incurred through our staff and facilities.

12.4. You may terminate this Agreement at any time by giving us notice of your intention to do so and repaying the Outstanding Balance due at that time in accordance with Clause 6.5.

12.5. Repayment of the Outstanding Balance will not terminate this Agreement without you also providing us with notice of your intention to close the Pay in 4 Facility through the Resolution Centre by logging in to your PayPal account.

13. Your Pay in 4 Facility statements

13.1. We will notify you by email every 3 months that an electronic statement of account showing your Pay in 4 Facility activity in real time, including details of historical Repayment Plans, is available. These statements may be accessed via your PayPal account at any time.

13.2. You may view and print your Pay in 4 Facility statement of account by logging into your PayPal account.

14. General

14.1. The laws of New South Wales apply to this Agreement and any dispute shall be subject to the exclusive jurisdiction of the courts of New South Wales.

14.2. This Agreement contains the whole agreement between us and you regarding your Pay in 4 Facility and supersedes and replaces any prior written or oral agreements, representations or understandings between us and you in relation to this agreement. Each party confirms that it has not entered into this Agreement on the basis of any representation that is not expressly incorporated in this Agreement. In the event of a conflict between this Agreement and any provision of the PayPal User Agreement, the terms of this Agreement shall prevail. Nothing in this Clause 13.2 affects a liability for misrepresentation at law, in equity or under statute.

14.3. You must not transfer or assign or attempt to transfer or assign any rights or obligations you have under this Agreement without PayPal's prior written consent. PayPal may novate or assign the benefit of this Agreement to a third party at any time.

15. Privacy and Complaints

15.1. As a PayPal user, or when you use our services or access our sites, you consent to our use of your personal data in accordance with our [Privacy Statement](#).

15.2. We are committed to dealing with customer complaints fairly and resolving issues in accordance with our complaints handling processes and policies and relevant regulatory standards.

15.3. If you have a dispute about a seller or a buyer, you should file a dispute through the Resolution Centre by logging in to your PayPal account.

15.4. If you have a complaint about our services or believe your PayPal account may be subject to an unauthorised transaction, account takeover or other type of fraudulent activity, you should contact us immediately.

You can report complaints about our services for free by:

Email:	auexecutiveescalations@paypal.com
Phone:	1800 073 263 (within Australia) or +61 2 8223 9500 Support Hours are available on our Contact Us page.
Mail:	Customer Advocacy Manager PayPal Australia GPO Box 351 Sydney NSW 2001

15.5. For complaints handling, we aim to:

- Acknowledge receipt of all complaints within 24 hours (or 1 business day) of receiving it, or as soon as practicable.
- Resolve all complaints within 30 days after receiving the complaint (and no later than 21 days after receipt for complaints involving default notices, hardship notices, or requests to postpone enforcement proceedings). This may not be possible in all circumstances. Where we cannot resolve a complaint within 30 days, we will notify you of the reason for the delay as well as an indication of when we expect to resolve the complaint.

15.6. We are a member of the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme covering applicable Australian customers. For more information on AFCA, please visit www.afca.org.au. If you are not satisfied with our resolution or the handling of your complaint you may wish to contact AFCA by:

Phone:	1800 931 678 (free call)
Website:	www.afca.org.au
Email:	info@afca.org.au
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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 us. It does not state the terms and conditions of your contract. In accordance with the Agreement, no interest charges are payable and you will not be subject to late fees for a payment that is overdue.

If you have any concerns about your contract, contact us 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?

We 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 us, you must be given a copy to

keep. Also, we must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if we have previously given you a copy of the contract document to keep. If you want another copy of your contract, contact us and ask for one. We may charge you a fee.

We have 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 Agreement by calling us so long

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by us 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 us 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 contact us 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.

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

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

Paying your contract out early will not impact the amount of interest payable – no interest is charged under the Agreement.

7. Can my contract be changed by us?

Yes, but only if your contract says so.

8. Will I be told in advance if we are going to make a change in the contract?

That depends on the type of change. For example:

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper.
- you get 20 days advance written notice for:
 - a change in the way in which interest is calculated; or
 - a change in credit fees and charges; or
 - any other changes by us;

- 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 us. 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 at

Phone:	1800 931 678 (free call within Australia)
Website:	www.afca.org.au
Email:	info@afca.org.au
Mail:	Australian Financial Complaints Authority 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 us immediately. Discuss the matter and see if we can come to some arrangement. You can ask us 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 we can not agree on a suitable arrangement?

If we refuse your request to change the repayments, you can ask us to review this decision if you think it is wrong.

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

12. Can we take action against you?

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 us. You must attempt to resolve your complaint with us before contacting the AFCA scheme. If you have a complaint which remains unresolved after speaking to us 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 at

Phone:	1800 931 678 (free call within Australia)
Website:	www.afca.org.au
Email:	info@afca.org.au
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

14. Please keep this information statement. You may want some information from it at a later date.