

# WHAT IS AFTERPAY?

## OVERVIEW

What we say when talking about Afterpay

### Afterpay offers instalment plans for online and in-store shoppers

The payment platform allows you to purchase in four equal instalments, due every two weeks (the first payment is due up-front for In-store purchases).

For example, if you purchase an item for \$200, you pay 4 instalments of \$50. There is no additional cost to use Afterpay so long as you pay on time. All of your payments are interest-free and you will receive your order straight away.

## HOW DOES AFTERPAY WORK?

The new way to pay

### Shop now. Enjoy now. Pay later

Buy what you want today, pay for it in four instalments, interest-free.

### The results retailers see

afterpay drives increased conversions, average order values and repeat purchases



Increased basket value



Increased conversion



## WHO ARE WE?

### We are customer centric

Afterpay is a unique service which was founded to champion the customer's best interests when it comes to making retail purchases.

### We are a shopping platform

Afterpay is a lifestyle product which makes shopping more convenient. Enabling you to get the things you want when you want them, while managing payments over time.

### We are a budgeting tool

Splitting payments in to 4 equal instalments. You pay nothing extra when you pay on time, according to your payment schedule. View orders and payment schedules in the App to help manage all budgets.

### We encourage responsible spending

We send payment reminders - communicating via SMS and email prior to payments becoming due. Afterpay helps customers pay on time. Afterpay benefits from customers paying off their orders in full and on time. Afterpay applies personal order and account limits – they start low and can increase as Afterpay repayment history is positive.

### We are a new way to shop

Afterpay gives shoppers the flexibility they want to manage their budgets.



Download the Afterpay app to shop In-store



View and manage orders, get your In-store barcode and find all the stores offering Afterpay.