

THE HEALTHY PAYMENT OPTION



Full coverage
for your
treatment



Get a decision
in under
5 minutes



Zero
paperwork



Minimum
6 months
interest free

MediPlan

ZipMoney

WHY SHOULD I USE ZIPMONEY?

zipMoney is a simple and secure way for you to access a virtual credit line and pay for treatment without a credit card, receiving flexible interest free terms.

Our goal is simple; to make healthcare more affordable for all Australians.

- Access account limits up to \$30,000 in under 5 minutes.
- Zero paperwork, easy mobile application in-clinic or at home.
- Receive a minimum of 6 months interest free on each invoice.
- Set weekly, fortnightly or monthly repayments in your online account.
- To pay the clinic, simply sign into your account and authorise the invoice.
- You can cover all future treatments with your zipMoney account as it does not have an expiry date.

OUR PATIENTS LOVE US

// It took less than 5 minutes from the moment I heard about zipMoney to the moment I was approved. Couldn't be happier //



// My pug Bruce was hit by a car and was hours away from passing away. I didn't have the funds to pay for emergency treatment, and zip was able to fill the gap in minutes //

What are the different types of accounts?

Credit Limit	Establishment Fee	Min. Monthly Payment	Interest Free Period: At least 6 months <i>(check clinic for details)</i>
\$1,000	\$0	\$40	Monthly Account Fee: \$4.95 <i>(only if balance owing)</i>
\$2,000	\$25	\$40	
\$3,000	\$49	\$80	
\$5,000	\$99	\$150	
\$10,000	\$99	\$250	
\$15,000	\$99	\$300	Interest Rate: 19.9% <i>(only after interest free period)</i>
\$20,000	\$199	\$400	
\$30,000	\$299	\$500	

What is a credit limit?

Your credit limit refers to the amount of credit you have been given to use at the zipMoney clinic. If, for example, the invoice is \$2500, you might receive a credit limit of \$3000. You will only ever repay what credit you use, any unused credit will remain as available funds.



How much are my monthly repayments?

The table below outlines the required monthly repayment to pay off your entire balance within the given interest free period.

	Interest Free Period				
		6	12	18	24
Cost of Treatment (\$)	\$1,500	\$259	\$132		
	\$2,000	\$346	\$176	\$119	
	\$2,500	\$430	\$217	\$147	
	\$3,500	\$605	\$305	\$205	
	\$5,000	\$855	\$430	\$288	\$217
	\$6,000		\$513	\$344	\$259
	\$7,500		\$638	\$427	\$322
	\$9,000		\$763	\$510	\$384
	\$10,000			\$566	\$426

How much do I really save?

If you make the monthly repayments (table above), compared to the average credit card with an annual percentage rate of 16.77% and an annual fee of \$45, as well as repayments over the same period, you will save:

	Interest Free Period				
		6	12	18	24
Cost of Treatment (\$)*	\$1,500	\$61	\$94		
	\$2,000	\$60	\$114	\$220	
	\$2,500	\$83	\$157	\$284	
	\$3,500	\$79	\$193	\$362	
	\$5,000	\$148	\$323	\$554	\$740
	\$6,000		\$410	\$682	\$911
	\$7,500		\$539	\$874	\$1,167
	\$9,000		\$669	\$1,066	\$1,423
	\$10,000			\$1,194	\$1,593

*Data from Canstar 2016 credit card database. Assumes new credit card and equal monthly repayments.

Frequently Asked Questions

1. What is an Interest Free Period?

Your interest free period refers to the length of time for which you will be charged ZERO interest. If you are on a treatment plan with several invoices, you will receive a new interest free period for each of these. After this period, your outstanding balance will accumulate interest at the standard annual rate (outlined in your contract).

2. What's involved in the application process?

Our online application process takes less than 3 minutes, you simply input your residential, employment and financial information, and verify your identity through an SMS code (sent to your mobile). The Social Sign-Up helps us to know more about you and assists in assessing your application. Don't worry, we would never post anything on these accounts.

3. Why do you want me to log into my internet banking?

Your internet banking statements help us confirm the details you have provided in your application. Logging in through your internet banking allows us to retrieve a read-only summary of your recent transactions almost instantly, saving you the trouble of doing it yourself. We do not see or store any of your credentials and use a world-class firewall service to secure your data.

4. What happens after I click submit?

The Underwriting Team will assess your application and notify you of the outcome via email in less than 10 minutes. If we don't have enough information to assess your application, we will send you an email specifying what we need.

5. How do I register my account?

If approved, we will send an activation link to your email address. The activation step requires you to read and sign

your contract, as well as provide payment details for your regular direct debit repayments.

6. How do I set up my repayments?

Once you have paid for treatment using your account, you can set up your repayments to fall monthly, fortnightly or weekly at whatever amount suits you (provided this is greater than your monthly minimum).

7. Can I make additional payments?

You can also make additional payments whenever you like via card or BPay by logging into your online account. There is no penalty at all for early repayment!

8. What happens after I pay it all back?

You won't be charged anything when you don't owe anything! Your account will sit there with the funds always available until you need to cover your out of pocket healthcare costs again.



WAYS TO APPLY

01

Ask the clinic to invite
you to create an account

OR

02

Go to 'health.zipmoney.com'
and select '**Find a Clinic**'

OR

03

Apply via the zipMoney
page on your clinics website

ZipMoney

MediPlan

w: health.zipmoney.com

ph: (02) 8294 2345