



## BNPL FACT SHEET

BNPL Provider	Account Keeping Fee	Establishment Fee	Late Payment Fee	Late Payment Fee Cap
<u>Afterpay</u>	-	-	\$10 and a further \$7 if you still haven't paid the next week.	25% of your purchase price and never more than \$68.
<u>Brighte</u>	\$2.15/week charged fortnightly	\$75	\$4.99	\$49.90 per calendar year.
<u>Humm</u>	\$0 for 5 fortnight Little Things plans. \$8 per month for all other plans.	Up to \$2 for Little Things purchases. \$30 - \$110 for new Big Things customers. \$29 for existing Big Things customers	\$6	For purchases less than or equal to \$65, Humm's late fees are capped at \$6. For purchases greater than \$65: <ul style="list-style-type: none"> <li>for Little Things purchases, late fees are capped at 18% of the purchase or up to \$48, whichever is lower;</li> <li>for Big Things purchases, late fees are capped at 18% of the purchase or up to \$78, whichever is lower.</li> </ul>
<u>Klarna</u>	\$0	\$0	\$0 for purchases of less than \$25 total value. \$2 for purchases between \$25 - 59.99 \$4 for purchases between \$60 - 99.99 \$6 for purchases between \$100 - 199.99 \$8 for purchases \$200+ in value.	\$0 for purchases of less than \$25 total value. There is a maximum of three (3) late fees that can be applied to a purchase. The late fee cap is \$24 for purchases of \$200+, which reduces to a maximum of \$6 for purchases up to \$59.99.

<u>Payright</u>	\$3.50 per month. This fee is charged inline with the customer's repayment frequency- either fortnightly or monthly. Only one fee is charged regardless of number of active repayment plans.	Up to 89.90 for new customers, and \$19.95 for existing customers.	Up to \$12.95 for a missed scheduled repayment.	Late Payment Fees are capped at the lower of 10% of the customer's approved limit or \$250.
<u>Plenti</u>	\$6.99	\$100	\$10.00	\$250 in the aggregate.
<u>ZipPay</u>	\$9.95 for credit limits \$350 to \$2000. The monthly account fee is waived, if you pay the statement closing balance by the due date.	\$0	\$5 for credit limit \$0 to \$2000.	One Late Payment Fee of \$5. A customer will be charged an additional late fee where they have caught up on all repayments and then miss another repayment at a later date.

\*Current as at March 2023