



## CERTEGY EZI-PAY FINANCE FREQUENTLY ASKED QUESTIONS

### **Who is providing the Finance?**

Finance is provided through Certegy Ezipay. Ezipay offer payment plans so you can make a purchase today and pay for it over time in convenient fortnightly instalments. For more information please visit [www.certegyezipay.com.au](http://www.certegyezipay.com.au)

### **How much is the deposit to The Real Estate Stylist (TRES)?**

You are required to pay a 50% deposit to TRES of the total quoted price. This is payable in full at least 48hrs prior to installation.

### **What are the fees and charges for using the Finance option?**

There is nothing additional to pay TRES, only the agreed 50% deposit of the quoted price.

One of the great benefits of a Certegy Ezi-Pay payment plan is that you never pay interest on the amount you owe. You will pay an \$80 establishment fee to set up your account, and this is payable over the term of the plan. There is a monthly account keeping fee of \$3.50 which will be direct debited whilst your account remains active and a \$2.95 payment processing fee that is included with each fortnightly payment. You know exactly how much you will get charged as long as you stick with your payment schedule, best of all there is No Interest Ever!

### **Are there any penalties for early payment to Certegy Ezi-Pay?**

No, there are no additional charges. You can pay the outstanding balance of your continuing credit account (inclusive of any fees and charges) on any day you wish.

### **How do I know how much my fortnightly repayments will be?**

There is an online calculator available on the Certegy Ezi-Pay website to give an indication of the fortnightly repayment amount, however, you will be provided with accurate details related to fees and charges on your credit contract prior to signing the contract and receiving the good or services. An example, repayments on a \$6000 quote (less \$3000 deposit payable to TRES), will start from \$119.95 fortnightly over a 12 month term.

### **Do I need to do the application in person?**

The application can be done over the phone with a TRES team member and only takes a few minutes to complete. A response regarding approval will be given immediately from Certegy Ezi-Pay. However, you will be required to have your ID sighted in person by a TRES team member prior to the finalisation of your agreement with Certegy Ezi-Pay.

### **What are the minimum conditions for approval?**

You need to meet all these conditions to be approved:

- Over 18 years of age and be an Australian Resident (*and reside in Melbourne Metro or be willing to come to Tullamarine during business hours for sighting of ID prior to the installation date*)

- Be employed full time, working 30 hours or more a week OR be an Aged or Veteran's pensioner
- Have valid photo identification (usually a driver's license)
- Be the home owner of the property that TRES will be styling for the furniture hire campaign.
- Not previously defaulted on Ezipay finance.

*Please note the 5 min application process will go into further detail.*

**Once approved can I use Certegy Ezi-Pay for any future work with TRES?**

Certegy Ezi-Pay cannot be used as a payment method for any extensions you may wish to make, post the standard 5 week campaign. This will need to be paid as per the standard conditions on the TRES Service Agreement.

Any future 5 week campaigns with TRES will require a new application through Certegy Ezi-Pay and your application will be accessed using their standard approval process.