



Frequently Asked Questions

1. How do I make an interest free* purchase?

If you are already an existing Once Credit customer:

Simply present your Once Visa card to our staff and they will advise you which interest free promotions are currently available. You can then make additional interest free purchases up to your available credit limit.

If you are not currently a Once Credit customer:

Applications for pre-approvals can be done on-line. Simply choose "single" or "joint" application (You will be redirected to ONCE to complete your application).

You can apply if you are:

- 18 Years of age or over at the time of application;
- Employed and earning more than \$30,000 gross per year;
- A permanent Australian resident;
- Not a discharged bankrupt or currently bankrupt; and
- Not currently in default or have outstanding Writs or Summons

2. What is interest free and how does it work?

A Once 55 Day Visa Card gives you access to promotional offers such as interest free at participating retailers. Where an interest free period applies, no interest is payable on the amount of the purchase during the interest free period. Pay the balance in full before the interest free period ends and you won't pay any interest at all on the purchase. There is no penalty for paying the loan off early either.

What's more, you can also re-use your account for other interest free purchases in-store or online at participating merchants.

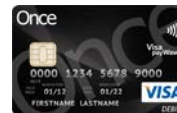
3. How much can I borrow on interest free finance?

Finance, for purchases, is usually available for any amount between \$300 and \$30,000 (subject to lending criteria and approval).

4. Are there any fees?

Yes, these are advised to you in the Credit Offer and Conditions of Use & Credit Guide booklet. Please ensure you read and understand these before you apply.

There is a \$99 Annual Fee charged on the account open date and annually on the anniversary of the account open date.



5. What is the minimum repayment required?

Contractually, the minimum monthly repayment required is only 3% of the outstanding balance or \$30, whichever is greater. Please note, making only the minimum monthly repayment will not pay out the purchase within the interest free period.

6. When is my first payment due?

The first payment is due one (1) month after the account is settled by Once unless there is a payment deferred period.

7. What is the Annual Percentage Rate?

The Annual Percentage Rate (APR) applicable will be specified in the Credit Offer. This is the rate that will be charged on any balance outstanding after any interest free period for card transactions and purchases made using the Once 55 Day Visa card. This rate also applies to cash advances and withdrawals. If an interest free period applies to your purchase, then NO interest will be charged on that particular purchase for the duration of the interest free period. After the interest free period expires, interest will be payable on any outstanding balance at the APR.

*Approved applicants only on a Once 55 Day Visa Card. Terms, conditions, fees and charges apply including a \$99 Annual Fee charged on the account open date and annually on the anniversary of the account open date. Minimum finance amount applies and is based on the promotional term. Paying only the minimum repayment will not finalise your loan within the interest free period. Interest, currently 19.95% p.a., is payable on any balance outstanding after the interest free period. Finance is provided by Once Credit Pty Limited ABN 99 112 319 632, Australian Credit Licence 386194. Once® is brought to you by FlexiGroup Limited ABN 75 122 574 583.