

What is ZipPay?

ZipPay works like an instant online credit card that effectively offers credit of up to \$1000 that can be spent only at participating merchants. Shoppers can make their repayments either weekly, fortnightly, or monthly, as long as a minimum repayment is made each month.

What are the Positives?

The application and approval process is done online and can be done at our website checkout if you don't have an account. If successful you can get your order processed without delay and you pay later at your convenience.

Note: AfterPay will decide in the application whether your limit will be \$250, \$500 or \$1000.

What are the Negatives?

ZipPay swaps interest charges for flat fees. For every month there's a balance owing you're hit with a \$6 fee. Fail to cover that payment within three weeks and you're charged another \$5. If you were to miss all your repayments on a \$100 item for instance, you would have to spend an extra \$33 on fees.

Note: AfterPay would charge \$68 on the same \$100 item if you missed all of your repayments.

There is also the chance you could be hit with fees from your bank as ZipPay's repayments are set to direct debit by default. If your account has not enough in it, your bank may charge you overdrawn fees. To confirm this you should contact your bank first.

How does ZipPay make Money?

ZipPay makes money primarily in two ways: by charging customers fees and by charging retailers a percentage every time a sale is processed on its platform.

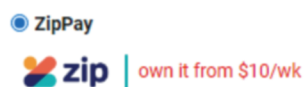
What's the most expensive purchase that can be made?

ZipPay accounts are capped at \$1,000 but it's possible to increase your credit limit to \$3,000 with a sister company called ZipMoney that sells loans between \$1000 to \$3000. The two sibling companies have upgraded their infrastructure so that the customers of ZipPay can apply for a ZipMoney account.

Note: ZipPay is a free account setup but ZipMoney is not a free account setup

In Brief:

AlphaWeld customers can pay using this option in our checkout page if they have a ZipPay account by selecting this option...

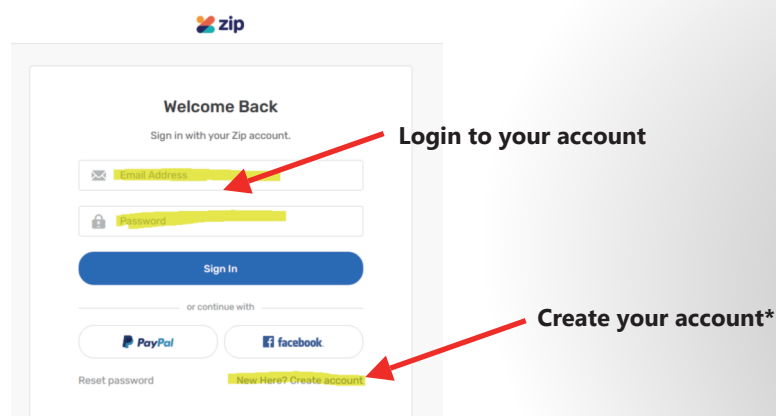


If you don't have an account, you can apply for an account by clicking the "ZipPay" payment method and then clicking the

Continue to zipPay

at the bottom of the checkout page.

This will direct then to login into their ZipPay account and complete the purchase or if you don't have an account you have the option of creating one then.



Welcome Back
Sign in with your Zip account.

Email Address
Password

Sign In

or continue with

PayPal Facebook

Reset password [Now Here? Create account*](#)

Login to your account

Create your account*