

Capitalised terms in this notice have the meaning given in the Zip Pay Schedule & Terms and Conditions (unless otherwise defined in this notice). Please refer to the *Profile > Manage Zip Pay account > View my Zip Pay Contract* section of your Zip App for the Zip Pay Schedule and Terms and Conditions that will continue to apply until the changes come into effect.

Effective: 2 December 2025

On **2 December 2025** the terms and conditions of your Zip Pay Schedule and Terms and Conditions will be updated, including a change to introduce an administrative fee for Zip Bills applicable to your Zip Pay Account. These changes apply to all new and existing Zip Pay customers.

We have summarised the material changes in the tables below, and the updated versions of the Terms and Conditions are available [here](#).

CHANGES TO YOUR ZIP PAY CONTRACT

ZIP PAY SCHEDULE	
Reference	Description of change
Financial Table	From 2 December 2025, we will introduce an administrative fee for Zip Bills. To reflect these changes, the fees and charges section of the financial table now includes the following clauses. • An administrative fee of \$2.50 for each Transaction processed through Zip Bills, which is limited to a maximum value of \$1000.
ZIP PAY Terms and Conditions	
Definitions	We have added a definition for 'Zip Bills.'

Effective: 12 December 2025

On **12 December 2025** the terms and conditions of your Zip Pay Schedule and Terms and Conditions, Single-Use Card Terms and Conditions and the Zip Visa Card Terms and Conditions will be updated, including changes to the Foreign Transaction fees applicable to your Zip Pay Account. These changes apply to all new and existing Zip Pay customers.

We have summarised the material changes in the tables below, and the updated versions of the Terms and Conditions are available [here](#).

CHANGES TO YOUR ZIP PAY CONTRACT

ZIP PAY SCHEDULE	
Reference	Description of change
Financial Table	From 12 December 2025, the Foreign Transaction Fee will increase. To reflect these changes, the fees and charges section of the financial table now includes the following clauses. • A Foreign Transaction Fee equal to 3% of the Transaction Amount when converted to Australian dollars if you make a Foreign Transaction using a Single-Use Card or Zip Visa Card (as those terms are defined in the Single-Use Card Terms and Conditions and Zip Visa Card Terms and Conditions).

CHANGES TO OUR SINGLE-USE CARD TERMS AND CONDITIONS

Single-Use Card Terms and Conditions	
Reference	Description of change
Foreign transactions	• We increased the Foreign Transaction Fee to 3% of the value of the Foreign Transaction for Zip Pay, when converted to Australian dollars and, if applied, will be debited to Your Zip Account.
Changes to these Single-use CARD Terms and Conditions	We amended this clause which sets out the notice period and circumstances when we can make changes to the Single-Use Terms and Conditions for Zip Pay customers. Subject to the law, we will give you at least 20 days' written notice, before a change takes effect, of any variation to the Single-Use Card Terms and Conditions in order to: 1. Increase the amount of a fee or charge; 2. Change the frequency or time for payment of a fee or charge; 3. Introduce a new fee or charge; or 4. Make any other change to the Single-Use Terms and Conditions.

CHANGES TO OUR ZIP VISA CARD TERMS AND CONDITIONS

ZIP VISA CARD TERMS AND CONDITIONS	
Reference	Description of change
7.1 Foreign Transaction Fee	• We increased the Foreign Transaction Fee to 3% of the value of the Foreign Transaction when converted to Australian dollars and, if applied, will be debited to Your Zip Pay account.
9.3 Changes	We amended this clause which sets out the notice period and circumstances when we can make changes to the terms and conditions. We will give you at least 20 days' written notice, before a change takes effect, of any variation to the Zip Visa Card Terms and Conditions in order to: 1. Increase the amount of a fee or charge; 2. Change the frequency or time for payment of any fee or charge; 3. Introduce a new fee or charge; or 4. Make any other change to the Zip Visa Card Terms and Conditions.