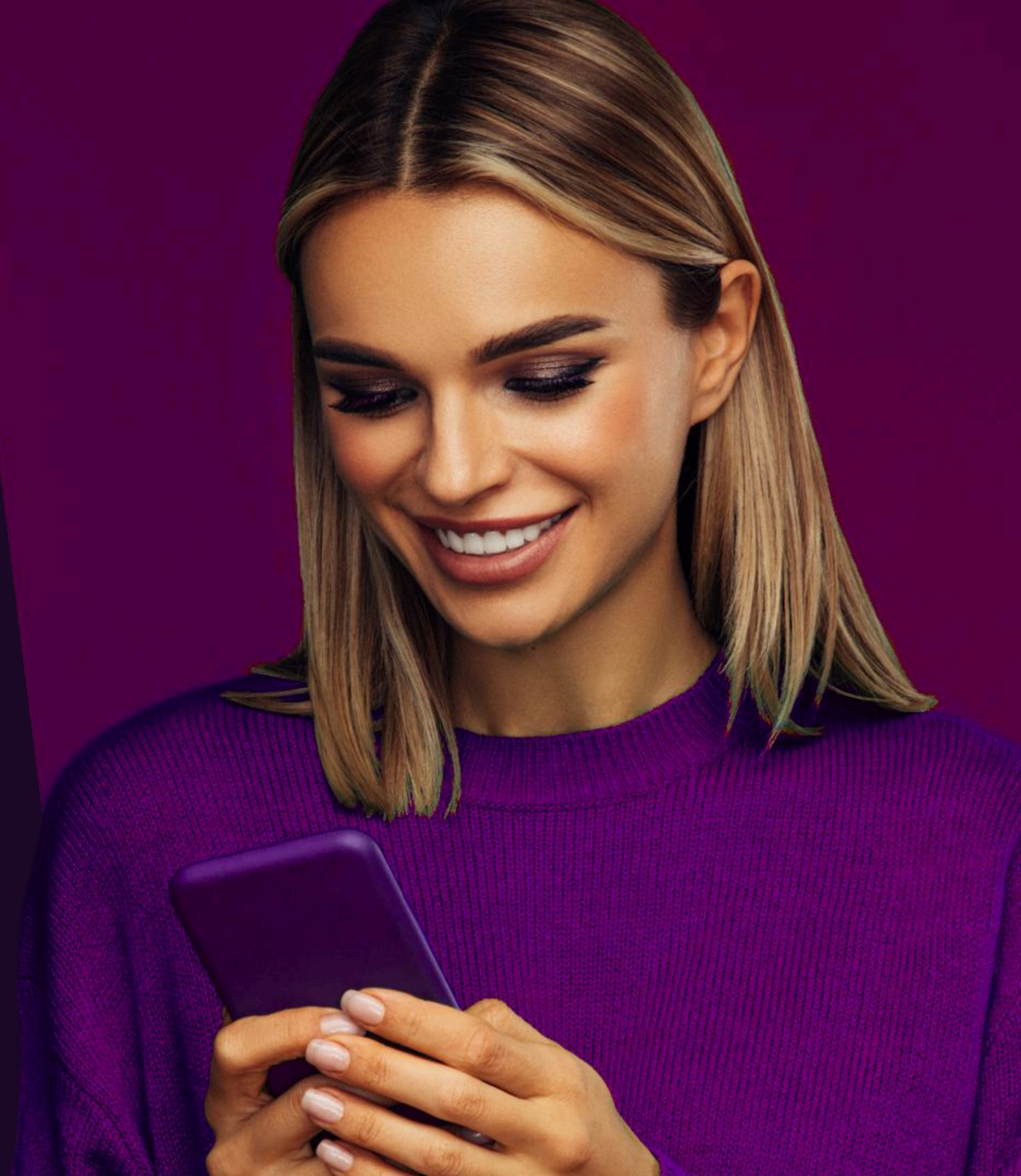


AU Zip Merchant

Advertising Guidelines

August 2025



We're excited to partner with you to help customers pay their way with Zip. To make sure all communications meet financial and credit regulations, we've created these simple guidelines.

We know compliance can be a complex area, so we've kept things straightforward. By following these tips, you can confidently promote Zip while continuing to create great experiences for your customers.

Important: Please ensure that before any collateral is published, Zip has approved the creative, copy and disclosures. Sample disclosures can be found in this document. Send a copy of your creative to your Partner Success Manager, who will work with Marketing and Compliance for approval.



Contents

- 5 Why are guidelines required?
- 6 Disclaimers
- 7 Trigger Terms
- 8 Landing page URL
- 10 Approval Process
- 11 Disclaimer Matrix
- 12 Zip (Brand Level)
- 13 Zip Pay
- 14 Zip Money (general terms available)
- 15 Zip Money (specified interest free terms)
- 16 Social Posts
- 17 Radio
- 19 Placement
- 21 FAQs



Why are guidelines required?



As a regulated credit provider with a credit licence, there are important compliance guidelines that Zip and our partners must stick to when we're talking about Zip on websites, instore, or in any form of marketing or advertising.

This helps ensure compliance with legal obligations, including those under Australian Consumer Law, the National Consumer Credit Protection Act and the ASIC Act. Inaccurate or misleading information – even if unintentional – can lead to regulatory issues, penalties, and reputational damage.

A disclaimer is required information that must be provided to ensure transparency and informed decision-making when promoting or advertising consumer credit. It typically relates to key facts or terms (like costs, fees, or risks) that someone needs to know before committing to a product or service. It is important that both the benefits and the costs and obligations of the credit product are presented in a balanced manner to the consumer.

These are mandatory when promoting Zip and its credit products (Zip Pay and Zip Money) to ensure transparency around terms, fees, and features.

The advertising and the disclaimers must be:

- Clear, accurate, and easy to understand
- The disclaimers must be linked to the relevant claim using a clearly visible symbol (e.g. an asterisk *)
- Interest free messaging must appear as close as possible to the disclaimer so that the disclaimer is immediately visible to the customer.
- Suited to the format, prominently displayed and easy to read (e.g. readable text size for print or on-screen duration for video).

Disclaimers must not be:

- Hidden, hard to find, or in fine print
- Appear too briefly to be read or understood by a customer, or in a font too small to read
- Rushed or inaudible in voice-overs
- Used to fix a misleading message in the main headline or content.

A trigger term is any wording in your marketing that refers to credit-related costs or terms. These phrases may require additional legal disclaimers to stay compliant.

Here are some common examples of trigger terms:

- **Fees or costs** associated with using Zip
- Referring to **interest free with Zip Pay**
- Mentioning **interest free periods with Zip Money** (e.g. ‘24 months interest free with Zip Money’)
- **Extended credit limits** where your business offers customers higher limits over the standard \$5,000.

It is recommended to include a URL to a Zip landing page where customers can view the full product information.

Where it is stated that it is optional to [Insert landing page URL], include the Zip landing page on your website or relevant Zip product page on the Zip.co website

(<https://zip.co/au/zip-pay> or <https://zip.co/au/zip-money>)

If you offer credit limits over \$5,000, this is required to be a hosted landing page so customers can apply through the correct referral and access the limits offered.

If there is insufficient space, the reference to URL can be removed.

Approval Process



1. Contact Zip

Contact your Zip Partner Success Manager or email advertisingcompliance@zip.co to provide details of the proposed promotional offer. This should be actioned as soon as possible in the concept phase. This should include:

- a. Proposed term and offer e.g. 6 months interest free
- b. Start date and end date of promotion
- c. Advertising media to be used (e.g. print, radio, TV, web, social media)
- d. Any minimum spend limitations or exclusions to the offer
- e. Any other information that may be relevant.

2. Provide the Creative

Send through the copy and creative of the advertisement at least 7 business days prior to the go-live deadline. Use the example copy and disclosures in this document to support this.

3. Compliance Review

Your Partner Success Manager or our Advertising Compliance Team will manage the initial compliance review of your materials. They'll liaise with you regarding any feedback or changes where necessary.

4. Finalise Assets

When finalised, artwork and copy are sent through to the Zip Marketing and Advertising Compliance teams for sign off.

5. Approval

Your Partner Success Manager or our Advertising Compliance Team will let you know when your materials are approved and you're able to print or publish them. Zip will aim to provide sign off materials within 5 business days of receiving the final advertising creative artwork and copy.

Note: No assets are to be used or distributed unless they have been signed off.

Disclaimer Matrix



Use the relevant disclosure from the list below based on the Zip product you are advertising and the features.

Zip (Brand Level)

Approved messaging:

- ‘Enjoy flexible repayments with Zip*’
- ‘Weekly, fortnightly or monthly repayment option with Zip*’
- ‘Own it now, pay later*’
- ‘Pay nothing upfront/today/on day of purchase*’.

Disclaimer:

*T&Cs, fees and credit approval apply. Other charges may be payable. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878.

Optional at end of disclaimer:

Visit [Insert landing page URL] to find out more.

Do NOT use:

‘Interest free’ messaging without including terms available
‘No interest’ messaging.

Important:

Brand-level disclaimer is required whenever the Zip logo appears together with a phrase that indicates the provision of credit, including ‘BNPL’, ‘Pay later’ etc.

Where the Zip logo is used, without any reference to credit, a brand-level disclaimer may be used, but is not required.

The disclaimer above should be placed as close to the message as possible so that it is immediately visible to the customer reading the messaging.



Zip Pay

Approved messaging:

- ‘Interest free with Zip Pay*’
- ‘No interest with Zip Pay*’
- ‘Interest free, up to \$1,000*’
- ‘Own it from \$10/wk with Zip Pay*’

Disclaimer:

*Minimum monthly repayments are required. A monthly account fee of \$9.95 applies and is subject to change. Pay your closing balance in full by the due date each month and we’ll waive the fee. Available to approved applicants only and subject to completion of satisfactory credit assessment. Other charges may be payable. Fees and charges subject to change. T&Cs apply. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878.

Optional at end of disclaimer:

Visit [Insert landing page URL] to find out more.

Do NOT use:

‘Interest free’ messaging without including terms available
‘No interest’ messaging.

Important:

‘0% interest’ language as it suggests that there is an underlying interest calculation.

The disclaimer above should be placed as close to the message as possible so that it is immediately visible to the customer reading the messaging.

Zip Money

(General Terms Available)

Approved messaging:

- ‘Own it now, pay later with Zip Money*’

Disclaimer:

*T&Cs and credit approval criteria apply. A monthly account fee of \$9.95 will apply. A one-off establishment fee may apply for new customers. Any balance outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum, as at 1 June 2023. Other charges may be payable, see T&Cs. Interest, fees and charges subject to change. Minimum monthly payments are required and vary depending on credit limit. Paying only the minimum monthly repayment may not repay a purchase within the interest free period. Paying the minimum monthly repayment may result in paying off the purchase before the interest free period expires. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878.

Optional at end of disclaimer:

Visit [Insert landing page URL] to find out more.

Do NOT use:

‘Interest free’ messaging without including ‘terms available’
‘No interest’ messaging.

Important:

If you advertise a specific interest free term for a particular purchase (over the standard 3 months interest free which is available for all purchases on Zip Money), you are required to use the disclaimer on page 15.

The disclaimer above should be placed as close to the message as possible so that it is immediately visible to the customer reading the ‘interest free’ offer messaging.

Zip Money (Specified Interest Free Terms)

Approved messaging:

- ‘Up to 12 months interest free terms available*’
- ‘Get it now up to 24 months interest free terms available*’
- ‘Up to 3, 6, 12, and 24 months interest free terms available*’

Disclaimer:

*[Terms only available for purchases of \$XXX or more.] The interest free period is the maximum period of time when no interest is charged on the purchase. The availability of the interest free period for a purchase will depend on the purchase amount, the minimum monthly repayment and account status. Minimum monthly repayments are required and vary according to credit limit. Minimum monthly repayments may require repayment of the purchase prior to the expiry of the maximum interest free period. In other cases, paying only the minimum monthly repayment may not repay the purchase in the interest free period. Any purchase amount outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum, as at 1 June 2023. Zip Money is available to approved applicants and subject to completion of a satisfactory credit assessment. A monthly account fee of \$9.95 applies and a one-off establishment fee may apply for new customers. Other charges may be payable, see T&Cs. Interest, fees and charges are subject to change. Terms and Conditions apply and are available on application. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878. [Offer available from xx/xx/xxxx - xx/xx/xxxx.]

Optional at end of disclaimer:

Visit [Insert landing page URL] to find out more.

Do NOT use:

- ‘No interest messaging.’
- ‘0% interest for [X] months’
- ‘[X] months interest free’.

Important:

If there is a minimum spend or a limited timeframe to receive the offer, include these on the asset near the message. If there is no minimum spend or it is not a limited-time offer, remove these sentences. The disclaimer above must be placed immediately proximate the message so that it is immediately visible to the customer reading the ‘interest free’ offer messaging. Not as a click through to the disclaimer.



Social Posts

For social posts (smaller assets such as in-app-messages, Instagram posts, push messages) where the longer disclaimer does not fit, the below can be used:

Zip Pay Disclaimer:

*T&Cs and a \$9.95 monthly account fee apply. Other charges may be payable. Fees and charges subject to change. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878. Visit [Insert landing page URL] to find out more.

Zip Money Disclaimer (specified interest free periods):

*[Terms only available for purchases of \$XXX or more.] The interest free period is the maximum period of time when no interest is charged on the purchase. The availability of the interest free period for a purchase will depend on the purchase amount, the minimum monthly repayment and account status. Minimum monthly repayments are required and vary according to credit limit. Minimum monthly repayments may require repayment of the purchase prior to the expiry of the maximum interest free period. In other cases, paying only the minimum monthly repayment may not repay the purchase in the interest free period. Any purchase amount outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum, as at 1 June 2023. Zip Money is available to approved applicants and subject to completion of a satisfactory credit assessment. A monthly account fee of \$9.95 applies and a one-off establishment fee may apply for new customers. Other charges may be payable, see T&Cs. Interest, fees and charges are subject to change. Terms and Conditions apply and are available on application. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878. Find out more [insert Zip Money product page link]. [Offer available from xx/xx/xxxx - xx/xx/xxxx.]

Important:

Customers must be able to clearly read the disclosure in the creative asset.
Customers must be able to access the full disclaimer within the post.
If there is a minimum spend or a limited timeframe to receive the offer, include these on the asset near the message.
If there is no minimum spend, remove this sentence [Term only available for purchases of \$XXX or more.]
If this is not a limited-time offer, remove this sentence. [Offer available from xx/xx/xxxx - xx/xx/xxxx.]



Radio

When Advertising Zip On The Radio

Zip (brand level) Disclosure:

*T&Cs, fees and credit approval apply. Other charges may be payable. see T&Cs. See [insert landing page URL] to find out more.

Zip Pay Disclosure:

*T&Cs and a \$9.95 monthly account fee apply. Other charges may be payable and subject to change. see T&Cs. See [insert landing page URL] to find out more.

Zip Money Disclosure:

*The interest free period is the maximum period of time when no interest is charged on the purchase. The availability of the interest free period for a purchase will depend on the purchase amount, the minimum monthly repayment and account status. Minimum monthly repayments are required and vary according to credit limit. Minimum monthly repayments may require repayment of the purchase prior to the expiry of the maximum interest free period. In other cases, paying only the minimum monthly repayment may not repay the purchase in the interest free period. Any purchase amount outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum, as at 1 June 2023. Zip Money is available to approved applicants and subject to completion of a satisfactory credit assessment. A monthly account fee of \$9.95 applies and a one-off establishment fee may apply for new customers. Other charges may be payable, see T&Cs. Interest, fees and charges are subject to change. Terms and Conditions apply and are available on application. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878. See [insert landing page URL] to find out more.

A monthly account fee of \$9.95 will apply and a one-off establishment fee may apply. Other charges may also be payable, see T&Cs. See [insert landing page URL] to find out more.

Important:

You must have at least a Zip landing page on your website, and the advertisement must refer to the merchant website for details (supported with full disclosure).

The disclaimer must be spoken slowly enough for a reasonable person to understand.



Placement



Media	Approved placement	Important notes:
Web	On the advertisement (i.e. as a disclaimer in the creative)	<p>Disclaimers should be prioritised so that the disclaimers are on the same page and as close as possible to the asset.</p> <p>If there is a minimum spend or eligibility date include this on the asset.</p> <p>If there is promotion of an interest free period the disclaimer must appear immediately proximate to the asset.</p>
Email (EDM)	At the bottom of the email	Zip disclaimers should be included in full for EDMs.
Print	On the advertisement	Disclosures cannot be shortened for print and cannot be substituted via QR code, etc.
Radio	Read in full at a reasonable pace	You must have a landing page on the merchant website with full disclosure.
Video	Text present on the video for a reasonable time to be read in full	You must have a landing page on the merchant website with full disclosure.
Social post	On the asset OR In the caption (i.e. as a disclaimer in the caption of the post)	You must have a landing page on the merchant website with full disclosure.

FAQs



Do I need to include the start and end date of my promotion?

It is preferred that there is a start and an end date, however if the promotion is already active, you can substitute with 'offer ends x'.

Can I say 'learn more' and put the disclaimer on a separate page?

Any trigger term statements must always be accompanied by full legible disclaimer. Interest free references must have the disclaimer immediately proximate to the banner message (not require a customer to scroll or click a link.)

If I just use the Zip logo do I need a disclaimer?

Where the Zip logo is used, without any reference to credit, a brand-level disclaimer may be used, but is not required. If the Zip logo appears together with a phrase that indicates the provision of credit, including 'BNPL', 'Pay later' etc this the brand-level disclaimer is required.

How do I add a Zip landing page to my website?

You can follow the easy guidelines: [How to add a Landing Page to Your Website](#).

How do I know if I offer extended credit limits?

These are offered strategically based on your industry and account performance, contact us [here](#) if you are unsure.

If I follow the guidelines, can I use my asset without sending for approval?

No, assets are NOT to be used or distributed unless they have been signed off by Zip.

Can I advertise 'interest free' without a disclaimer if I don't specifically mention Zip?

No, if the customer can reasonably assume the advertised offering is provided by Zip, you need to include the relevant disclaimers.