



**BETTA ELECTRICAL
FINANCE MENU**



TERM (Months)	FINANCE CODE	DESCRIPTION	COST OF FINANCE
FLEXI PAYMENT PLANS			
12	7896	12 Months Interest Free Flexi	2.00%
15	8161	15 Months Interest Free Flexi	6.95%
18	8286	18 Months Interest Free Flexi	8.75%
24	8285	24 Months Interest Free Flexi	11.25%
PAYMENT HOLIDAY INTEREST FREE FLEXI PLANS			
6	8058	6 Months Payment Holiday Interest Free	0.00%
8	7858	8 Months Payment Holiday Interest Free	2.95%
12	8287	12 Months Payment Holiday Interest Free	3.25%
18	8288	18 Months Payment Holiday Interest Free	10.50%
12	8237	6 Months Payment Holiday Interest Free followed by 6 Months Interest Free	6.95%
12	8201	3 Months Payment Holiday Interest Free followed by 9 Months Interest Free	6.25%
18	8289	6 Months Payment Holiday Interest Free followed by 12 Months Interest Free	9.50%
FIXED PAYMENT PLANS			
12	7861	12 Months Interest Free Fixed	6.95%
18	7861	18 Months Interest Free Fixed	9.50%
24	7861	24 Months Interest Free Fixed	12.50%
INTEREST BEARING FIXED PAYMENT PLANS			
12	7789	12 Months @ 19.75% Interest Bearing	+3.50%
24	7789	24 Months @ 19.75% Interest Bearing	+4.00%
36	7789	36 Months @ 19.75% Interest Bearing	+5.00%
48	7789	48 Months @ 19.75% Interest Bearing	+6.00%
3-48	8091	3-48 Months @ 15.95% Interest Bearing	0.00%
12	8360	12 Months @ 7.75% Interest Bearing	2.00%
24	8360	24 Months @ 7.75% Interest Bearing	5.00%
36	8360	36 Months @ 7.75% Interest Bearing	9.00%
48	8360	48 Months @ 7.75% Interest Bearing	12.00%
Q Eftpos		3 Months Payment Holiday Interest Free	2.50%
Q Eftpos on iQ	8333	3 Months Payment Holiday Interest Free	2.50%

Q Card Support 0800 22 22 55 or 09 525 8585

Flexi Payment Plan (with a Payment Holiday): This finance product will be a Flexi Payment Plan where the customer's monthly payments will be 3% of the Closing Balance or \$10 (whichever is the greater). The Q Card Standard Interest Rate applies to any outstanding balance at the expiry of the Payment Holiday.

Flexi Payment Plan (without a Payment Holiday): This finance product will be a Flexi Payment Plan where the customer's monthly payments will be 3% of the Closing Balance or \$10 (whichever is the greater). Principal payments are required through the interest free period. Upon the expiry of the interest free period the Q Card Standard Interest Rate will apply to any remaining balance.

Fixed Payment Plans: The customer pays fixed monthly instalments within the specified term

Customer Fees:

Finance codes include the following unless otherwise stated:

- PSR (Personal Property Security Register) Fee of \$3 for New Applications only

- Establishment Fee \$45.00 for New Applications

OR

- Advance Fee \$35.00 for Repeat purchases (existing Q Cardholders) except Q EFTPOS

- Annual Account Fee of \$45.00 is also charged to customer's Q Card Account in two six monthly advance instalments of \$22.50 to cover administration costs

Finance Code availability and pricing may be subject to change without notice.