

KEY FACTS ABOUT THIS CREDIT CARD

Effective as at December 2021



DESCRIPTION OF CREDIT CARD

Product name	bundll - bundll is a way for you to pay for things with a digital card anywhere that Mastercard is accepted (subject to your individual Bundll credit limit). Bundll also gives you options for how you pay off your purchases, which you can manage using the Bundll App. Each week, your Bundll purchases are added together into one weekly Bundll Amount, with 14 days to pay. If you need longer to pay, you can Snooze for a further 14 days (subject to making a minimum repayment and paying a Snooze Fee if required). At any time, you can also turn a Bundll Amount or Snoozed Amount into a Superbundll Transaction (subject to your individual Superbundll credit limit), which means that you can then pay it off together with interest over 6 fortnightly instalments.
Minimum repayments	The minimum repayments which you must pay will depend on the type and amount of each Transaction. You can make early or extra payments at any time for no additional fee.
Bundll Amount	Each Bundll Amount (the sum of the unpaid Bundll Transactions You make each week) is repayable by You in one (1) repayment, due fourteen (14) days after the end of the relevant weekly period. However, you can get longer to pay the Bundll Amount if you Snooze it or turn it into a Superbundll Amount.
Snoozed Amount, Minimum Snooze Repayment and Snooze Fee	<p>If You Snooze a Bundll Amount (or an existing Snoozed Amount), that Snoozed Amount is repayable by You by one (1) repayment, due fourteen (14) days after it would otherwise have been payable.</p> <p>However, You must make a Minimum Snooze Repayment of at least \$20 each time You make a Snooze Transaction.</p> <p>You will also need to pay a Snooze Fee of \$5.00 each time you make a Snooze Transaction (unless it is a Free Snooze Transaction).</p>
Superbundll Amount	<p>If you turn any amount into a Superbundll Amount, that Superbundll Amount is then repayable by You by six (6) fortnightly repayments.</p> <p>Each time you turn a Bundll Amount or Snoozed Amount into a Superbundll Transaction, We add that amount to any existing active Superbundll Amount and create a new combined Superbundll Transaction with six (6) repayments.</p> <p>You must pay interest on each Superbundll Amount - see below and an Establishment Fee of \$4.50 applies to each Superbundll Transaction.</p>
Superbundll Interest	No interest is payable except for Superbundll Transactions. The Annual Interest Rate for Superbundll Transactions is 25% per annum (variable).
Establishment Fee	\$4.50
Annual fee	Nil.
Snooze Fee	\$5.00 (see above).
International Transaction Fee	1.4% of the New Zealand dollar converted value of the relevant transaction.
Late Fee	\$10.00

Interest, fees and charges can be varied. A full list of current fees applicable to bundll can be obtained from <https://www.bundll.com/nz/fees-interest-rates/>

More information about bundll, and current bundll terms & conditions, can be obtained by visiting bundll.com/nz or by contacting us on **0800 189 236**.

Defined terms used in this document have the same meanings give to them in the bundll terms & conditions.

This document is a summary of key facts only, and not a substitute for reading in full the bundll terms & conditions and the details of your individual bundll initial disclosure statement.

CALL 0800 189 236 // **VISIT** bundll.com/nz // **POST** Private Bag 94013, Auckland 2241