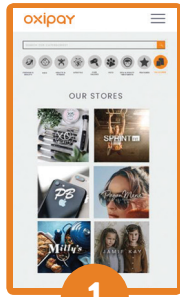


# SHOP ONLINE

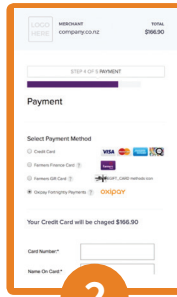
How it works



1

## SHOP

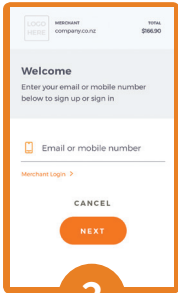
Browse through a huge selection of Oxipay retailers.



2

## SELECT OXIPAY

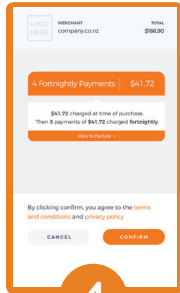
Found what you're after? Select Oxipay as the payment method at checkout.



3

## SIGN UP OR LOG IN

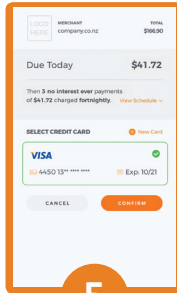
Signing up with Oxipay is fast and easy. Already a member? Simply log in.



4

## CONFIRM

Review and confirm your purchase.



5

## PAY THE FIRST INSTALMENT

Once your first payment is accepted your order will be on its way!

# oxipay

# OWN *the* NOW

ENJOY AND PAY OVER TIME

## 4 easy payments no interest<sup>^</sup>

Available here

Sign up at [oxipay.co.nz](https://oxipay.co.nz)

# oxipay

## ENJOY AND PAY OVER TIME

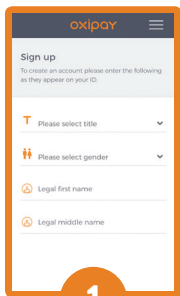
Oxipay is a flexible payment option that provides you with a smarter way to buy what you want, NOW, by splitting the cost over four easily-managed payments.

You can use Oxipay in-store and online at selected merchants nationwide. Visit [oxipay.co.nz](http://oxipay.co.nz) for full details on where you can shop.

You can purchase with Oxipay up to a maximum of \$1,500. You then pay us in four instalments. The first instalment is due when you make a purchase, with 3 remaining instalments due every fortnight until paid in full.

^A late fee of \$10 is charged if we do not receive your payment by the due date. If you are past the due date by more than 7 days, your account may be passed to our collections team where a \$30 fee may be applied to your account.

## SHOP IN-STORE How it works



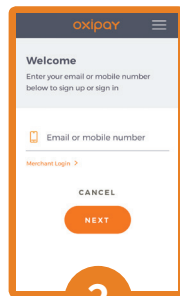
### SIGN UP

Go to [oxipay.co.nz](http://oxipay.co.nz) to create an account with Oxipay so you're ready to go when you want to make your purchase.



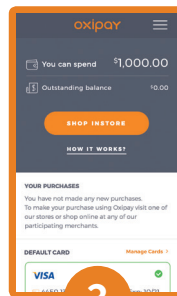
### HEAD TO THE CHECKOUT

Found what you want?  
Pay by Oxipay!

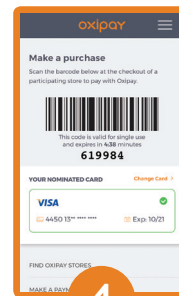


### LOG IN FROM YOUR PHONE

Head to the Oxipay website and sign in to your account.

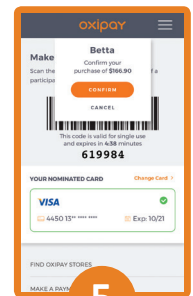


### SELECT 'SHOP IN-STORE'



### PROVIDE 6 DIGIT CODE

Provide your 6 digit code or ask the sales assistant to scan the barcode shown on your mobile device.



### CONFIRM

Confirm your purchase details from your mobile. Your first payment is complete!