



ReadyTechGo
Making technology simple

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BUY NOW PAY LATER

- The traditional lay-by has been upgraded with Buy Now Pay Later services/apps
- Spread payments over 4 fortnights or a period of months
- Afterpay, Klarna, Zip, Humm etc
- Credit card required for proof of ID
- Credit check will be undertaken
- Funds available in two tiers - up to \$1000, then \$1000 and above
- Over \$1000 will usually be paid off over a series of months
- Funds under \$1000 usually paid off over four fortnightly payments
- Excellent for budget conscious shoppers
- Ensure you have enough \$ to cover each debit

CASHBACK / COUPONS

- Why not get some \$ back when you shop for regular items such as clothing?
- Three major Cashback sites in Australia
- Kickback, Cash Rewards, Shopback
- These services partner with major and smaller retailers
- Minimum spend of \$10 on a transaction
- Funds can be returned to a specified account or card
- Great for savvy online shoppers
- Coupon sites/apps offer ways to locate discount coupons and apply these at point of purchase
- Honey, iBotta, Shopkick etc
- Some popular services not yet available in Australia

PRO TIPS

- Even the most professional website may yet host a scam - read reviews of the online store before purchasing
- Credit Card and PayPal are always safest options for immediate online purchases
- Consider using a Buy Now Pay Later service to spread cost of purchase over time
- Contact your bank immediately if you notice any suspicious transactions
- Check your banking daily
- Check your banking within 15 mins of a purchase
- Keep a log of your purchases and retain emails with purchase/delivery confirmations
- Consumer Rights Laws only apply within Australian sites

Q & A