

Paying for your surgery with Zip Money

Spread your surgical and anaesthetic fees over 6 months, interest free.

Oromax NSW · Dr Tom Jaunay, FRACDS (OMS) · Sydney CBD · Hurstville · Miranda

AT A GLANCE

- **6 months interest free** on Oromax surgical and anaesthetic fees. Zip, not Oromax, provides the credit.
- **Zip charges its own fees, not Oromax:** up to \$99 establishment fee, plus \$9.95 for each month you owe a balance. These are paid to Zip; Oromax receives none of them.
- **25.9% p.a.** on anything still owing after 6 months. Pay at least one-sixth of the total each month to avoid it.
- **Hospital fees are not included** at this stage. Pay or claim them through your health fund as usual.

1 What you can finance



Covered by Zip	Not covered (for now)
Surgeon's fee	Hospital or day-surgery facility fees
Anaesthetist's fee	Pathology, imaging or prostheses billed by others

Hospital fees may be added later. **Oromax charges nothing extra for Zip:** your fees are the same however you pay.

2 Fees charged by Zip



Fee	Amount	When
Establishment	\$0-\$99 once	New customers; set by your credit limit
Account fee	\$9.95/month	Months with a balance owing
Late fee	\$15	Minimum repayment 7 days overdue
Dishonour fee	\$5	Your bank rejects a repayment

All of these are set and collected by Zip under your Zip contract. None is paid to Oromax.

3 Interest after the 6 months: a \$6,000 example

	Clear it in 6 months	Pay Zip's minimum only
Monthly repayment	\$1,000	From \$50
Interest	\$0	25.9% p.a. on the balance left after month 6
Zip fees (paid to Zip)	Up to \$158.70 (\$99 + 6 × \$9.95)	Same, plus \$9.95 every month a balance remains

Important: Zip's minimum repayment is usually **not enough** to clear your balance in 6 months. Zip sets and can change its rate and fees.

4 How to apply



GOOD TO KNOW

- Approval is Zip's decision, based on its own credit assessment.
- Health fund rebates are separate and not affected by using Zip.
- There is no charge for aftercare or post-operative reviews.

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Credit is provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993, Australian Credit Licence 441878), subject to approval, terms and conditions. Oromax NSW is not a credit provider and does not give financial advice. Fees and rates from Zip's published information (zip.co/au); 25.9% p.a. as stated by Zip from 1 June 2023. Your Zip contract shows the figures that apply to you.