



Get better trade terms with Moula Pay



Pay nothing for 3 months

Moula Pay is a smarter way to pay for your business purchases. Buy what you need to get the job done today, and then enjoy 12 months to repay, making purchases more affordable. With us, you'll have nothing to pay for the first 3 months (not even interest), and you can repay early at any time at no extra cost.

Why use Moula Pay?



Pay nothing for 3 months

Spend less upfront, while buying more for your business, so you can start the job today.



Grow your business faster

Start generating revenue from business purchases before you start paying.



Improve cash flow

Spread your purchase into repayments, making larger purchases more affordable.

How it works

1



Apply online

Enter a few details about your business, and find out what credit limit you can access within 24 hours.

2



Make a purchase

At participating Merchants, select Moula Pay as your payment method, and approve your purchase online.

3



Enjoy simple repayments

Pay in monthly instalments, or repay early at any time to save on interest, without any fees or penalties.

Such a fantastic experience!

Such a fantastic experience working with Moula! Simple, easy, great customer service, and best of all, hassle-free. Time to get on with business!

Anthony Murphy,
Business owner



Great speed of service

Really important today in business to get expedient service and this is the Moula service. Well done!

Glen Brindle,
Business owner



★ Trustpilot

Moula is rated 4.9/5 by 1500+ Australian business owners

FAQs

Am I eligible to apply for Moula Pay?

You'll need:

- Active ABN/ACN
- 6+ months in business
- \$5,000+ in monthly turnover
- GST registration

What if my business isn't required to register for GST?

If your annual turnover is less than \$75,000 and your business isn't GST-registered, you're still eligible to apply.

Is interest charged?

No interest will be charged if you repay in full within the 3 month interest-free period.

After the 3 month interest-free period, an interest rate of 3% per month will be charged against the daily outstanding principal balance across the month.

Is there an annual fee?

An annual fee of \$149 will apply after the first 12 months, so you can enjoy the benefits of your facility for the first year on us.

How do I track my loan balance and repayment schedule?

After setting up your facility, you can log in to your Customer Dashboard at any time and see a clear repayment schedule for each loan.

Commercial credit is provided by Moula Money Pty Ltd ABN 95 164 875 325 of Level 9, South Tower, 459 Collins Street, Melbourne VIC 3000 ("Moula"). Moula does not provide consumer credit as defined under the National Credit Code. Each purchase made using Moula Pay is interest free and does not require repayments for the first three months, with a total of 12 months to repay overall. Interest is charged at 3% per month after the interest free period. If the full balance of each purchase is repaid within the 3 month interest free period there will be no interest payable on that purchase. Additional repayments can be made at any time throughout the loan repayment period, without any fees or penalties. Applications are subject to Moula's usual lending criteria and additional terms and conditions may apply. Find out more at www.moula.com.au/terms-and-conditions