



It's how you pay

Get up to 3 months free from interest and repayments



What is Moula Pay?

If you're making business purchases, Moula Pay is a smarter way to pay. It's the all-in-one account for all your business purchases. With Moula Pay, you can access a spend limit of up to \$250,000, and get up to 3 months free from interest and repayments. Your cash flow will thank you later.

Why use Moula Pay?



Pay for stock



Pay for business goods



Pay for services



Pay for materials

How it works

1



Apply for Moula Pay

Within 24 hours, we'll activate your account and provide your business with a Moula Pay spend limit.

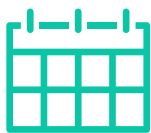
2



Make a purchase

At the checkout, request Moula Pay as your payment method, then approve the purchase.

3



Repay on your terms

Get up to 3 months free from interest and repayments, or take the longer-term repayment plan if you need.

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



A true partner

Yes, from day one Moula has supported our growth. Thank you to the team at Moula for making my business possible.

Dino Biordi,
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
- \$2,500+ in monthly sales

What does 'up to 3 months interest and repayment free' mean?

It's simple. If you make a purchase on the first day of the month, then you get the full 3-month period, free from interest and repayments. If you make a purchase in the middle of the month, then you get the rest of that calendar month, plus the next two months, free from interest and repayments.

Do you charge interest?

Not if you pay off all your purchases within the interest free period (i.e. the first 3 months of the month of purchase). After the interest-free period, an interest rate of 3% per month will be applied against your daily outstanding principal balance across the month.

How do I track my spending?

You can easily track your spending in your account. After logging in to your account, you can see a snapshot of your available limit, amount owing, and pending purchases. You can track your spending by purchase period and merchant, and view your upcoming repayments and transaction history.

For more information, go to moula.com.au/pay or call **1300 95 28 28** 9am to 7pm AEST, Monday to Friday

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 during 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