



Interest free items Payment by instalments

Good to know

- The Spark account must be in your name or you must have authority over the account.
- You must
 - be able to supply some form of photo identification such as a drivers license or passport.
 - pay your Spark account in full by the due date. If you don't, a late payment fee will apply as per your terms and conditions.
 - agree to Spark's terms and conditions set out in our Mobile Services Agreement with you.
- If you've chosen to pay by instalment and your mobile or broadband is disconnected for any reason, or you move off the Spark Pay Monthly or Broadband plan before you've paid for it in full, the total amount outstanding will be due with your final Spark account along with any early termination fee
- All instalments are non-transferable.
- Due to rounding some instalments may be different in some bills, but the total cost you pay will only be the cost of the mobile.

Need more information?

If you're a residential customer, call us free on **123** or **0800 800 163** from your mobile.

Business customers call us free on **126** or **0800 800 163** from your mobile.



Charge it

Getting mobile with Spark is convenient. You can choose to pay for devices or other selected accessories with interest free payment instalments.

Two great reasons to charge to your Spark account

- > Spread the cost**
You can spread the cost over instalments for no extra charge. If you are charging to your Pay Monthly account, you can also bill the whole amount on your next bill.
- > No establishment fees**
There's no establishment fee or interest charges for having the cost of your item charged to your Spark account.

How will this appear on your Spark account?

Here is some information you will need to know about your bill if you choose to purchase your Spark Mobile or other selected item using payment by instalment.


When you receive your first bill, you will see an amount charged for the full cost of the item (GST inclusive), as well as a credit equivalent to that amount.

You may notice that the GST section of your first bill appears higher than expected. This is on the front page of your bill. That's because it includes the GST for the full cost of the item instead of just the GST on the first instalment payment amount, as you may have expected. This only happens in the first bill. But don't worry - the credit we apply to your first bill covers this, which means you won't pay any more than your monthly interest free instalment amount.

In subsequent bills, you will notice that you're not charged GST for the monthly instalment payment as GST has already been charged and credited in the first bill.

Charges on a GST inclusive Spark account

If you're spreading payments over 12 instalments, and your Spark account shows GST inclusive charges, it will look like this:

Current charges			\$92.69		Please pay by 15 Aug 20XX
		\$ subtotals			
	Rental and activity (see details)	92.69			
	total	=	92.69		
this account includes total GST of \$71.76				\$92.69	total

This is the total GST for your account. In this example the \$71.76 comprises \$65.09 for GST on your new item and \$6.67 for GST on other Spark services.

rental and activity						\$92.69 (incl GST)	
account/ phone number	product or service	our reference	period covered/ date actioned	\$ activity charges	\$ rental charges		
27-XXXX XXXX	Monthly Mobile Rental		01/01/xx		51.11		
	NEW CONNECTION						
	Spark XX	s/c 01234567		499.00			
	MISCELLANEOUS			499.00cr			
	Interest Free Payment Option - Spark XX		01/01/xx	41.58			
	Interest Free Payment 1 of 12 - Spark XX	s/c 01234567					
total for 27-XXXX XXXX				41.58	51.11		


This is the charge (GST inclusive) and credit for the total cost of your new item. The GST amount of \$65.09 is included in the Current Charges section of your bill, above.

This is your first instalment. Subsequent instalments will be shown as "Instalment 2 of 12 - Spark XX", etc.

Note: This is an example of one kind of GST inclusive account - your own account presentation may vary.

Charges on a GST exclusive Spark account

If you're spreading payments over 12 instalments, and your Spark account shows GST exclusive charges, it will look like this:

Current charges			\$92.69		Please pay by 15 Aug 20XX
		\$ subtotals			
	Rental and activity (see details)	20.93			
	Current charges subtotal	=	20.93		
	GST	+	71.76		
	total	=	92.69		

This is the total GST for your account. In this example the \$71.76 comprises \$65.09 for GST on your new item and \$6.67 for GST on other Spark services.

rental and activity						\$20.93 (excl GST)	
account/ phone number	product or service	our reference	period covered/ date actioned	\$ activity charges	\$ rental charges		
27-XXXX XXXX	Monthly Mobile Rental		01/01/xx		44.44		
	NEW CONNECTION						
	Spark XX	s/c 01234567		433.91			
	MISCELLANEOUS			499.00cr			
	Interest Free Payment Option - Spark XX		01/01/xx	41.58			
	Interest Free Payment 1 of 12 - Spark XX	s/c 01234567					
total for 27-XXXX XXXX				23.51cr	44.44		

This is the charge (GST exclusive) and credit for the total cost of your new item. The GST amount of \$65.09 is included in the Current Charges section of your bill, above.

This is your first instalment. Subsequent instalments will be shown as "Instalment 2 of 12 - Spark XX", etc. This instalment amount has no GST in it.

Note: This is an example of one kind of GST exclusive account - your own account presentation may vary.