

Healy Payright Plans



Healy Edition*	Standard Purchase Includes shipping		Payright Plan Includes shipping
	One -off	Deposit*	Payment instalments***
GOLD	\$755.50	\$75.55	\$102.42 x 7 fortnightly payments
		\$75.55	\$234.77 x 3 monthly payments
HOLISTIC	\$1,500.00	\$150.00	\$111.41 x 13 fortnightly payments
		\$150.00	\$237.95 x 6 monthly payments
RESONANCE	\$2,230.50	\$223.50	\$161.98 x 13 fortnightly payments
		\$223.50	\$347.52 x 6 monthly payments
PROFESSIONAL	\$5,924.50	\$3,554.70	\$189.86 x 13 fortnightly payments
		\$3,554.70	\$407.92 x 6 monthly payments

^{*}All above Healy Edition prices includes shipping fees.

^{**}All above Payright Plans includes a 10% deposit, except the Professional Edition which requires a 60% deposit (maximum credit available is \$2,500)

^{***}All above Payright Plans include Establishment Fee, Account Keeping Fee and Payment Processing Fees.



PAYRIGHT FAQ'S

What products can be purchased with a Payright plan?

All Healy devices can be purchased with a Payright plan - these include:

- Healy Wellness Editions (Gold, Holistic, Resonance or Professional Editions)
- Healy Watch
- Healy Coil
- Healy Accessories

<u>Healy Upgrades</u>, <u>App Modules</u> and <u>Program Groups</u> that are a **one-time purchase** can also be purchased on a Payright plan. Any <u>App Module</u> or <u>Program Group</u> that has a **recurring monthly subscription fee cannot be purchased** on a Payright payment plan.

How much credit is available?

Approved applicants can apply for up to \$2,500 credit on Healy World products.

Do I need to pay a deposit?

Yes, a minimum 10% deposit must be paid. You may choose to pay a higher deposit if you prefer.

FAQ CONTINUED



How long do I have to repay the loan?

Payment periods range up to a maximum of 6 months for your Healy World purchases.

Do any fees apply?

Yes, an initial establishment fee between A\$5 (3-month term) to A\$39 (6-month term) is spread over the increments of your loan repayment.

Payright charges a monthly account keeping fee of AU\$3.50 and payment processing fee of A\$2.95.

Payright's current process is to waive account keeping fees where there is no active plan.

Who can apply for a Payright Payment Plan?

All Independent Healy World Members or customers in Australia can apply to Payright.

will then apply the lending criteria and provide a decision in seconds.

Can I pay with Payright in New Zealand?

No. Payright is only available for orders by Healy World members and customers in Australia.

How will Payright process my application?

Payright will process your application by assessing the application information and ensuring that you can comfortably afford the repayments.

Payright may request for additional information such as bank statements to assess your application for approval.



FAQ CONTINUED

Can Payright be used in the Healy World Shop online?

Yes, all Payright applications must be made online. Simply visit our Healy World Shop for Australia, add your items to the shopping cart and choose

Payright as your payment method at checkout.

How are payments made?

Payments are taken automatically as scheduled from your nominated credit or debit card using a direct debit facility. You also have the ability to nominate a repayment start date. Once a start date is selected and the plan is activated, you will receive a welcome letter to confirm the initial repayment date and frequency. You can view your upcoming payment, and make additional payments by logging in to the Payright Customer Hub.

Can I make early payments or pay my plan out early?

Yes, you can make early payments or choose to pay your Payright plan out early. There is no penalty for making additional payments or paying out the agreement early. A payment processing fee will still apply to any payments made.

What if I want to return my purchase?

In Australia, Healy World offer a 14-Day return policy. Visit our <u>Return Policy</u> for more details or login to your Healy World account to contact our <u>Customer Care</u> team to check your options.



FAQ CONTINUED

Can I make multiple purchases?

Yes, you can have multiple purchases and plans within the one Payright Account as long as you have the available credit limit.

There is a repeat purchase fee for additional plans, however for ease of payment, we combine all active plans into one repayment.

What do I do if I cannot afford my repayments?

If you experience problems with your repayments due to a change of circumstance, please visit Payright financial hardship page <u>here</u> for further information.

Can I close my account and are there any cancellation charges?

Provided you have a zero-balance owing on all Payright plans you can request your Payright account to be deactivated by contacting Payright on 1300 338 496 or click here for more options.

There are no additional fees for closing your account or paying out early.

More Questions?

For more information, please visit <u>payright.com.au/faqs</u> or call Payright on 1300 338 496 from 8am - 7pm (AEDT) from Monday-Friday, and 9am - 5pm Saturday (AEDT).