Fido FAQs.

In which stores can I use Fido?
More and more retailers are joining Fido all the time to offer their customers an easier and more convenient way to pay. Fido is ready and waiting to help you pay for and enjoy your purchases. You can find a full list of who is currently offering Fido on our website at smartfido.com.au

What is the duration of a Fido plan?
You can choose for your payment plan to be paid off over 12 or 24 months. This gives you the flexibility to choose a payment plan that suits your circumstances and finances.

How do I make my fortnightly repayments?
Fortnightly payments are directly debited from your nominated credit card or bank account.

What are the costs and fees associated with Fido?
After your once-off application fee of $49, the ongoing costs of maintaining your Fido account are less than a cup of coffee a week. For just $3.88 per fortnight your Fido account is active ($2.50 account fee + $1.38 transaction fee). If you fall behind in payments a late fee can be charged of $30.

What will I need to pay up-front for my purchase?
Once you’re approved, you will need to pay a $49 account establishment fee, the first fortnightly payment up-front, as well as a 10% deposit to the value of the product you are purchasing. The rest will be taken care of in your fortnightly payments.

How long will it take to finish my application?
As long as you’ve got some valid ID on hand, you’ll be done in less than five minutes.

What happens at the end of my payment plan?
You may close your account once you have paid off all outstanding purchases or you can keep it open to allow for further Fido purchases – a $3 monthly account fee will continue to apply.

Can I pay off my purchase early?
Yes, the great thing about Fido is that you can pay off your finance early with no break fee! Just call our Customer Care team on 1300 761 560 and they will assist you.

Can I cancel the agreement?
A Fido agreement is for a fixed term so if you did want to cancel your payment plan early, you would need to pay out the remaining balance. There is no charge if you choose to pay off early and close the plan.

Who can I speak to for more advice?
If you would like any help or support, please call us on 1300 761 560.

For more information and terms and conditions please visit smartfido.com.au
What is Fido?
Fido is a simple no-interest-ever payment plan that helps you get what you want today. Simply select your goods from Network Neighborhood and spread out the cost of your new purchase over a period of time that is more manageable.

The goods are yours to keep and you can even pay your purchase off early (there are no penalties or pay-out fees) and you will have access to an on-going line of credit for multiple purchases.

Why should you choose a Fido payment plan for your Network Neighborhood purchase?

- **No-interest-ever.**
  With Fido you don’t pay any interest, ever.

- **10% deposit.**
  You just pay a deposit of 10% of the purchase price.

- **Take it home today.**
  Whether you need something for you or for your home, you can enjoy your purchase straight away!

- **Flexible payment terms.**
  You can choose for your payment plan to be paid off over 12 or 24 months. This gives you the flexibility to choose a payment plan that suits your circumstances and budget.

- **Pay off your purchase whenever you want.**
  With Fido there are no pay-out fees. So if you want to pay off your plan before the end of your term, that’s fine!

- **Low fortnightly repayments.**
  Rather than paying a lump sum up-front for your purchase, Fido allows you to spread out the cost into fortnightly repayments.

Quick quote.

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<th>Fortnightly Repayments</th>
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For Fido’s online calculator visit smartfido.com.au

A Fido example:

$1,000 up-front or $21.19 per fortnight?

$1,000 purchase with Fido over 24 months:
- $49 account establishment fee
- $100 (10% deposit)
- $17.31 fortnightly repayments
- $2.50 fortnightly transaction fee
- $3 monthly account fee (pro rata $1.38)

Fido really is the Smarter Way to Pay:
- ✔ No-interest-ever
- ✔ Only 10% deposit
- ✔ Take your purchase home today
- ✔ Spread out the cost of your purchase
- ✔ No large up-front payment

Get fast approval with Fido.

Fido’s fast and simple application process helps you get up and running smoothly.

1. **Apply now** via the Network Neighborhood website www.nn.net.au

2. **Choose** your tablet at the BYOD page.

3. **Select** Fido as your payment plan

To apply for a Fido payment plan you’ll need documents that can verify your identity (e.g. Driver’s Licence, Medicare Card, Passport).

Where can I find Fido?

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