



## **Terms and Conditions**

‡1000 Days Interest Free is only available for purchases of \$2000 or more. The interest free period is the maximum period of time during when no interest is charged on the purchase. The availability of the interest free period for a purchase will depend on the purchase amount, the minimum monthly repayment and account status. Minimum monthly repayments are required and vary according to credit limit. Minimum monthly repayments may require repayment of the purchase prior to the expiry of the maximum interest free period. In other cases, paying only the minimum monthly repayment may not repay the purchase in the interest free period. Any purchase amount outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum, as at 1 June 2023. Zip Money is available to approved applicants and subject to completion of a satisfactory credit assessment. A monthly account fee of \$9.95 applies and a one-off establishment fee may apply for new customers. Other charges may be payable, see T&Cs. Interest, fees and charges are subject to change. Terms and Conditions apply and are available on application. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878. Offer available from 01/09/2025 - 31/03/2026. ~Available to non-ABN holders and approved applicants only. Only available at independent participating authorised Toro dealers. Ask in store for further details. All offers are subject to availability and only while stock lasts. Toro Australia Pty Ltd reserves the right to amend the terms and conditions of any promotional offer.