


### **QoN #1: Share of regulated and unregulated lending**

 **Senator O'NEILL:** I want to ask you about the unregulated credit. You referred to regulated credit and you said you that you have up to \$2 billion ready for money to get out and be used by your customers. What's the amount of trade in there that's unregulated?

**Mr Gray:** Without taking that one on notice, I would probably suggest 55 per cent of the \$1.5 billion or \$1.6 billion would be Zip Pay, which is our unregulated product. I can come back to the committee with the exact amount, but it would be circa that range.

### **Zip answer:**

At the end of June 2022 the unregulated was sitting at 52.1%.

ZP = Zip Pay, the Buy Now Pay Later interest free product

ZM = Zip Money, the regulated interest-bearing loan product.

<b>Jun-21</b>		
ZM	859,943,054.00	47.88%
ZP	936,025,192.00	52.12%
	1,795,968,246.00	