

InstaPay

Stream your pay on-demand



Access your pay,
any day



Budget better and
embrace financial
wellbeing



Avoid relying on
credit and payday
loans



No interest or
hidden costs. Just a
\$3 transaction fee

Re-think the way you get paid with InstaPay*. Get on-demand access to a portion of your earned wages and build budgets around your life, not your pay cycles. How does it work? InstaPay lets you access up to \$250 in earned pay each week, to a maximum of 50% of your owed wages before payday. Since it's money you've already earned, there's no credit, interest or hidden costs. Simply log into the Swag app, navigate to the Money tab, click on Income and start streaming your pay.

Embrace financial wellbeing

Take control of your finances and say goodbye to unnecessary credit and debt. InstaPay bridges the payday gap by giving you early access to wages you've already earned. This means you can avoid payday lenders and high-interest credit providers when you need funds before payday.

InstaPay comes in handy for: an unexpected bill, extra mortgage payments, investments or savings. The choice is yours.

Modern, flexible pay

We stream podcasts, movies and music, so why shouldn't we stream our pay as soon as we earn it? InstaPay lets you stream your earned wages directly into your Swag Spend account. Break free from old-fashioned pay cycles and embrace a flexible, modern way to get paid.

"I have been undergoing costly medical treatment. Previously I would have gone to payday lenders, who are very expensive. InstaPay has been a game changer."

— John, Client Development Manager from QLD

No interest, credit or hidden costs

InstaPay gives you access to your earned wages. Since it's money you've already earned, there's no credit, interest or hidden costs involved —just one \$3 fee per InstaPay transaction when you draw down into a Swag Spend account, or \$4 into an external bank account.

Avoid credit and payday loans

Need a flat tyre replaced fast? Hit with a big bill? Or struggling to make ends meet between monthly paydays? In the past, you'd have to rely on credit, Buy Now Pay Later providers and payday lenders to find the funds you need. Not anymore.

Instapay gives you early access to the pay you've already earned, when you need it most. It's perfect for taking the stress out of bills, putting extra money away for investments, lowering your mortgage repayments, saving for a special goal or handling unexpected surprises without going into debt.

"I needed to do an urgent shop for groceries and only had 0.19c in my account after an unexpected big debit went off. I was beyond stressed and no-one was available to help me, but then I remembered InstaPay. It quickly came to my rescue putting food on my table and food in my little kitties' bowls too."

— Penny, Bartender from NSW