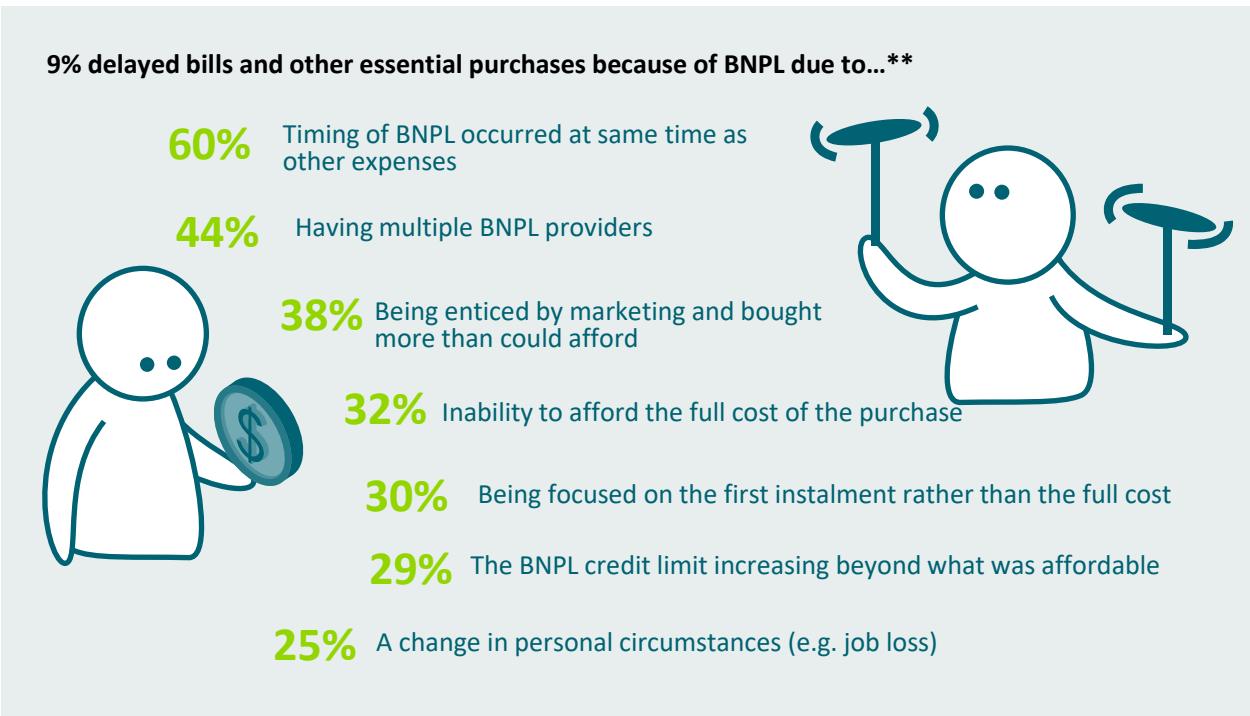
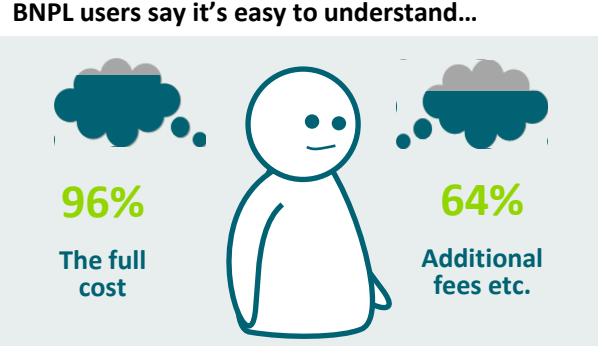
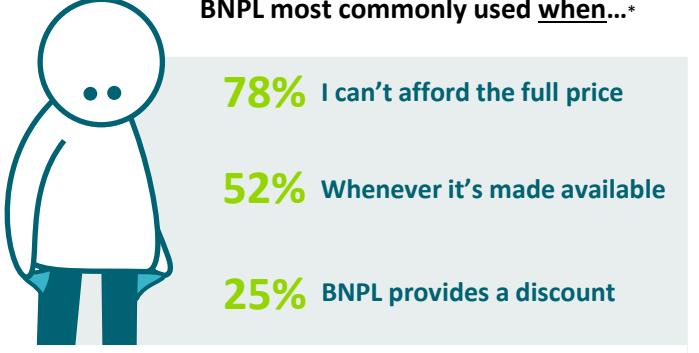
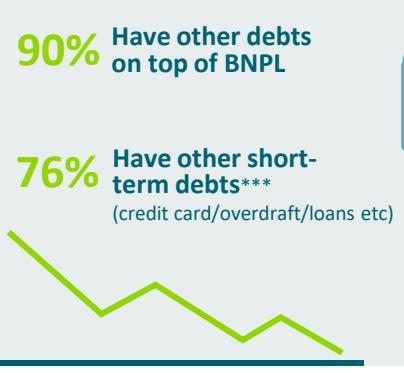
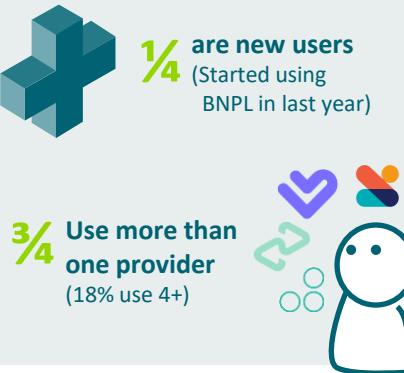
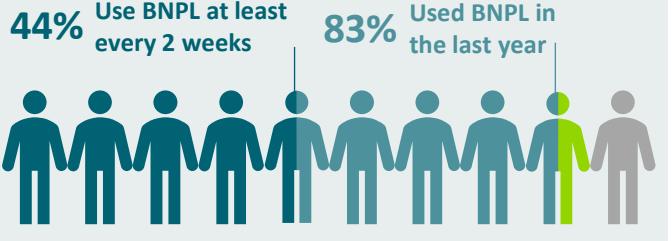




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*Survey conducted online targeting BNPL users. Use among NZ population will likely be lower. **Multiple can be selected - totals won't add to 100% ***Excludes mortgages/student loans