



# Beforepay hides a surprise inside half a million fortune cookies.

A first-of-its-kind Australian activation that turns a familiar dining ritual into an unexpected brand moment.

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**Sydney, Australia** – Diners across Melbourne are getting more than a fortune at the end of their meal this Lunar New Year, they're getting a surprise from Beforepay.

Starting this week, restaurants all across Melbourne will serve fortune cookies featuring short, supportive messages from Beforepay, marking the first time an Australian lender has embraced this unexpected medium at scale.

Rather than launching another app campaign or digital ad, the ethical lender has chosen to show up in a moment people already share, cracking open a fortune cookie at the table, reading it aloud, laughing about it, and sometimes keeping it tucked into a pocket or wallet. In fact, around one in five people keep their fortune slips long after the meal ends.

It's a small idea, delivered at scale, and one designed to be read, shared, and talked about.

Each cookie features a light, encouraging fortune on the front. On the reverse, diners will find a short Beforepay message, with the option to learn more if they choose. For those who do, an optional QR code leads to a dedicated landing page with clear product information, eligibility criteria and required disclosures before anything else can happen.

"I think everyone looks forward to that moment at the end of the meal where you crack open a cookie and read your fortune," said Jamie Twiss, CEO of Beforepay. "This campaign is about being present in a shared moment, with messaging that feels calm and human. Life doesn't always go to plan, and we're here to support people through the occasional bump in the road."

The activation launches alongside Lunar New Year celebrations but will run as a multi-month trial, with cookies distributed through participating venues across Melbourne. Subject to performance, Beforepay plans to expand the campaign nationally.

Jon Whitby, Head of Marketing at Beforepay, said the idea was intentionally simple.

"Fortune cookies are one of the few moments people still slow down for, read out loud, and share," he said. "We liked the idea of meeting people there, not interrupting them, not pushing anything, just showing up in a way that feels a bit unexpected and a bit fun."



While Beforepay will track engagement and brand impact, Whitby says the goal is broader than clicks.

“This isn’t a billboard or a banner ad. It’s something you encounter at a table with friends or family. That’s a very different kind of attention, and in categories like finance, trust starts with how you show up.”

The campaign is delivered in partnership with OpenFortune, which distributes fortune cookies through restaurant networks.



### About Beforepay Group

Beforepay Group is an Australian ethical-lending fintech founded in 2019, focused on providing transparent, responsible lending solutions to help people manage short-term cash flow needs with confidence.

The Group operates two businesses: Carrington Labs, which builds and deploys AI-powered credit risk and technology for lenders globally, and Beforepay, its direct-to-consumer business.

Beforepay offers financial health tools and lending products designed to be clear and upfront about fees and repayments, with no hidden surprises, helping customers navigate everyday financial ups and downs in a calm, respectful way.



The Beforepay app also includes free budgeting tools and spending insights to support better financial decision-making.

For more information visit: [www.beforepay.com.au](http://www.beforepay.com.au)

### **About OpenFortune**

OpenFortune is a media platform built entirely around the fortune cookie. The company produces and distributes fortune cookies at restaurant scale, operating the fortune cookie as a global media platform embedded inside a dining ritual people already know, share, and trust.

Each year, billions of fortune cookies pass through the OpenFortune platform, reaching people at restaurants, through takeout and delivery, and in moments that are read aloud, photographed, kept, and shared. OpenFortune did not invent the fortune cookie. Instead, it transformed the slip of paper inside into a scalable, conversational media format that lives inside a moment people already believe in.

By working exclusively within this cultural ritual, OpenFortune enables brands and creators to connect with consumers in a way that feels natural, human, and earned — without changing the experience at the table.

### **Media Contact**

For more information contact  
Noeleene Yap  
[mediaenquiries@beforepay.com.au](mailto:mediaenquiries@beforepay.com.au).