



Don't let your budget  
hold you back

## What is Payl8r?

Payl8r lets you buy the products you want today without worrying about the cost. With our flexible repayment plans, you decide when and how to pay back. Simply click the Payl8r button at checkout or receive a payment link from participating retailers and spread the cost of your purchases into affordable monthly instalments.

## What makes Payl8r so different ?

Payl8r is flexible finance for this generation. We don't penalise you for having a thin credit file and use a soft search which will not affect your credit! If you have a thin credit file we will assess your affordability for the loan instead.

## How do we assess your affordability ?

If you fail a traditional credit check, rather than rejecting your application we may give you the option to submit your affordability instead. We use Open Banking technology which enables you to submit an electronic 90 day bank statement to support your application.

## What is the cost of using Payl8r?

Interest rates from 0% per month  
Application fees will apply

\*interest rates will vary subject to credit

### To qualify you must have...

- No CCJs within the last 3 years
- No accounts in default
- UK resident
- Online banking
- A regular source of income

### How to Apply?

- ✓ Receive email link or click Payl8r at checkout
- ✓ Complete a 60 second application
- ✓ Enter pin to submit your order
- ✓ If approved your deposit is taken

Representative Example: If you borrow £200 over 12 months at a representative APR of 24% and an annual interest rate of 24% fixed you would pay: Monthly payment: £20.66 Total amount you repay: £247.92 Total charge for credit: £47.92

