

Buy Now.  
Pay Later



 Payl8r<sup>®</sup>



# 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 stores and spread the cost of your purchases into 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 effect your credit! If your credit score is poor we will assess your affordability instead! This means, we lend to the largest audience in the UK.

## 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 do this through open Banking technology called Bank-Vision. Bank-Vision is a fully FCA approved piece of technology that enables you to send over the last 3 months of your statements in the click of a button so we can see whether you can afford the instalments!

## What is the cost of using Payl8r?

Interest rates range from just 0%-4% per month with no early repayment charges!

### To qualify you must have...

- No CCJs within the last 3 years
- No accounts in default
- Be a UK resident
- Have online banking
- Regular source of income

### 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