# Settling up with iwoca 11 Pay



## Spread the cost over 3 or 12 months

You'll have 2 options to choose from, either Pay Later or Pay Now.

### **Pay Later**



#### Pay in 3 or 12 monthly instalments

Split your payment into 3 or 12 equal monthly payments - pay nothing for first 30 days.



# Spend up to £30k

Access a spending limit up to £30k across all your purchases with one application.

## **Pay Now**



#### 100% free to use

Totally free and slicker than a bank transfer but just as secure.



#### Streamlined checkout

Pay in just a few clicks - no more PINsentry or risk of incorrect details.

## 3 steps to using Pay Later

- 1 You click the iwocaPay option and fill in some basic details about your business
- You'll **see your monthly payment plan** and hit 'Accept'
- 3 Link your card to set up automatic monthly payments

# How much does it cost to Pay Later?

Pay Later is pay-as-you-go - that means if you're approved you'll be charged interest at a rate based on your business for the extra days you use. They only run soft credit checks which means applying won't affect your credit score.

There are no other fees and you can settle up early and save on interest anytime you like.

# Call iwocaPay if you can't make a payment

Just get in touch with iwocaPay on 020 3778 0549 and they'll find a way to help. iwocaPay is part of iwoca - an award winning business lender with years of experience supporting businesses.



