

Afterpay

Payment Plan Options

Payment plans are personalized and shown after entering basic information at checkout. Factors include credit, purchase amount, merchant participation, and laws.

1. Pay in 4

- Splits the total purchase into four equal payments.
- Payments are typically due every two weeks.
- No interest is charged if payments are made on time.
- First payment is due at Checkout.
- Late fees may apply if a payment is missed

2. Pay Monthly

- Available for larger amounts
- Standard terms are 3 - 24 months.
- These plans are installment loans offered through a partner bank (First Electronic Bank).
- Interest APR up to 36% (Based on credit)
- First payment is due at Checkout.

Best ways for Customer's to contact:

Call (U.S.): 833-844-8095

Call (Canada): 833-918-6111

Chat: Through the Afterpay app

Online: <https://help.afterpay.com>

Affirm

Payment Plan Options

Payment plans are personalized and shown after entering basic information at checkout. Factors include credit profile, purchase amount, merchant participation, and state laws. Affirm uses multiple lenders.

1. Pay in 4

- Splits a purchase into four equal payments.
- Payments are typically due every 2 weeks.
- First payment is due at Checkout.
- No interest when this option is offered and selected.

2. Monthly Installment Plans

- Lengths range from 3 to 48 months, depending on the merchant and eligibility.
- May include interest (APRs 0% to 36% based on credit)
- Some purchases may require an initial down payment at checkout. The remaining balance is then paid through monthly installment payments.

Best ways for Customer's to contact:

Call: 855-423-3729

Chat: Through the Affirm app or Help Center chatbot

Online: <https://helpcenter.affirm.com>