# Settling up with iwoca II Pay

# Spread the cost over 3 months

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

# **Pay Later**

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#### Pay in 3 monthly instalments

Spread the cost over 3 equal monthly payments - pay nothing for first 30 days.

#### Spend up to £15k

Access a spending limit up to 15k 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.

Pay

# 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

2 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 <u>020 3778 0549</u> and they'll find a way to help. iwocaPay is part of iwoca - an award winning business lender with years of experience supporting businesses.



or give your account manager a call on **0203 778 0549**  Find out more on **iwocapay.co.uk**