



## Reasons to use DivideBuy

- **No hidden fees and 0% interest APR**  
Spreading the cost of your order will not cost you a penny more than paying for it upfront
- **96% approval rate**  
If you don't have a good credit history, we may still be able to offer you credit if you can provide a guarantor
- **Quick application**  
Call us on 0800 085 0885 to complete the application and receive an immediate decision
- **No paperwork required**  
All documents are in digital format

**DivideBuy** is an Interest-Free credit provider in partnership with our retailers, bringing you 0% APR credit for selected products online.

You can spread the cost on one or multiple qualifying items simply by calling the **DivideBuy** team on 0800 085 0885.

Dependent on the value of the order, you can choose instalment options from 3 to 12 months. Your application has an immediate decision. Once approved, the retailer will process your order. The whole process of application, decision and order takes around 4 minutes.

With your **DivideBuy** account you get access to these great features:

- View your credit agreement
- View your instalment amounts and dates
- Change your card details
- Pay instalments in advance
- Review your payment history
- Change or update your contact details

To access your account or to find out more about **DivideBuy**, please visit us at [DivideBuy.co.uk](http://DivideBuy.co.uk)

Alternatively call our customer service team who are available on **0800 085 0885**.

## FAQ's

### What are the requirements for credit?

- Be a permanent UK resident and have lived at your address for longer than one year
- Have a debit or credit card
- Have a valid UK mobile phone number

### Will a credit check be performed?

Yes. DivideBuy uses Callcredit to perform its credit checks but they will not leave a footprint on your credit report i.e. other lenders will not be able to see that we have looked at your credit score.

### Will I have to pay a deposit?

Yes - we will take your first instalment on completion of your order. You may have to pay an enhanced deposit based on a combination of your Callcredit credit score, the size of your order and the number of instalments you have selected.

### How many instalments can I spread the cost over?

Depending on the total value of your order, you may be able to spread the cost over 3, 6, 9 or 12 instalments.

### What happens if I want to end my agreement early?

DivideBuy offers the option to repay the remaining balance on your account at any point with no additional charges or fees to pay. You can do this by logging into your DivideBuy account on our website.

### Are there any other charges or fees?

There is 0% APR interest and no hidden fees or setup fees. The price you see is the price you pay. DivideBuy reserve the right to add late payment fees to your account in the event of you missing payments, but this is all explained in your credit agreement before you complete the checkout process.