



Why choose to PayItMonthly?

An easy alternative to paying for your goods or services upfront, with **no interest or additional fees** added.

- Simply put – 0% APR.
- A quick and easy online application returning an instant decision.

Speccies has chosen to work in collaboration with **PayItMonthly** in order to be able to offer you up to 10 months interest-free credit. You can do this on selected products or services in store, online or over the phone.

You can speak to Speccies to find out if your product is available on finance. And of course, if you have any questions about the finance, you can call one of the friendly PayItMonthly team on 0333 212 2141; or visit our website: www.payitmonthly.uk

FAQs:

Are there any requirements for me to be able to apply?

In order to be able to apply, you will need –

- To be between 18 and 80 years of age
- To have a current UK bank account
- To have a permanent UK residence
- To have a valid UK telephone number and email address

Will I be credit checked?

Yes, we use a third party credit reference agency to perform credit checks on our customers. We report all payment activity to credit reference agencies.

Can I pay off my balance early?

Yes, of course. There is no penalty or additional fee if you would like to do this.

How many months can I pay over?

Depending on the retailer, you are able to pay over anywhere between 1 and 12 months.

What if I have problems with making payments?

If you are experiencing problems with making repayments, you can contact us on 0333 212 2141 or email us @ support@payitmonthly.uk and we will work with you to help resolve the issue.

Finance is provided by PayItMonthly Limited, a specialist provider of interest free credit for retailers and service providers (credit subject to status and age) based at Gainsborough House, 42 Bath Road, Cheltenham GL53 7HW (company number 09719909), contact details, support@payitmonthly.uk or 0333 212 3914.