

## Why use DivideBuy?



Interest free  
instalments



Check eligibility,  
no effect on credit score



Repayment  
automatic



Quick and easy

## How using DivideBuy works



Add items to  
your basket



Go to checkout  
and select  
DivideBuy



Provide some personal  
details. If you are  
approved get instant  
credit decision



Pay first  
instalment



Your goods are  
on their way

## Frequently Asked Questions

### Are there limits on how much I can spend?

DivideBuy interest free credit is available on products/services from £50 to £6000. Credit is available from 2 to 12 months. Credit offered is set by the retailer.

### Who can apply for DivideBuy interest free credit?

- Applicants must be aged between 18 and 75
- Be a permanent UK resident
- Have a valid debit or credit card
- Have a valid UK mobile number
- Have a valid email address

### Will a credit check be performed?

Yes. A credit check is performed to assess your eligibility and affordability. DivideBuy also has a quick check service so you can assess your eligibility for DivideBuy credit that will not affect your credit file.

### How do I make my monthly payments?

Payment is collected via a Continuous Payment Authority (CPA). This method uses your long card number, expiry date and three-digit CV2. Payments will be collected automatically on the date your instalment is due.

### Can I request delivery to an address other than my home address?

To guard against fraudulent applications, we are only able to deliver goods to your home address.

### What if I would like to cancel/ return my order?

The first step is to contact the retailer directly to cancel your order. If you have already received your order, you'll need to arrange for it to be returned using the retailer's returns process. The retailer will then contact us to confirm your order has been returned, so we can issue a refund and cancel your credit agreement.

### My application was declined. Now what?

We're sorry that your application was declined. Unfortunately, we have no influence over the credit decision and we're unable to find out why your application was denied. DivideBuy is not permitted to share application information with us.

### Who can I contact if I need help?

For any questions related to DivideBuy interest free credit please contact DivideBuy by visiting [www.dividebuy.co.uk](http://www.dividebuy.co.uk). For a full list of FAQs please visit [www.dividebuy.co.uk/faqs](http://www.dividebuy.co.uk/faqs).

### Are there any fees or charges?

No. There are no APR or hidden charges. We do reserve the right to add late payment fees to your account in the event of you missing payments. This is all explained in your credit agreement before you electronically sign at the checkout process.

### How can I manage my DivideBuy account?

To manage your account and make payments, you can log in <https://accounts.dividebuy.co.uk/>

### What if I need to change my delivery address from my billing address?

DivideBuy will need to approve any deliveries to addresses other than the application/billing address. Without their approval, we will not be able to ship to a different address as fraud prevention measures apply. To have goods delivered to another address, once you have placed your order and paid a first instalment, you need to contact DivideBuy directly who will then notify us of the changes.

## How can I contact DivideBuy?

Email: [hello@dividebuy.co.uk](mailto:hello@dividebuy.co.uk)

Or via the DivideBuy live chat facility at [dividebuy.co.uk](http://dividebuy.co.uk)