

FINANCING WITH PAYBRIGHT

What is PayBright?

Orchard has partnered with [PayBright](#), a Toronto-based payments provider, to offer financing on our devices. You can finance any purchase greater than \$300 after tax. With PayBright, you can be instantly approved to pay for your device in six monthly payments. All you have to do is answer a few questions to verify your identity. Your interest rate will be based on your credit history.

PayBright payments are secure, and there are no hidden fees. You'll see your monthly payment up front before you complete your purchase so that you can decide whether to accept the financing offer.

To get started, select the “Pay with PayBright” option on the payment information page of checkout.

What can I buy with PayBright?

PayBright financing is available on all Orchard orders with a post-tax purchase price higher than \$300. The repayment term is set at six months. PayBright helps Orchard make it easier to get the device you want, when you want it, without getting locked into an expensive contract with your carrier.

How does PayBright work?

Paying with PayBright is easy. Simply choose the “Pay with PayBright” option at checkout. Then answer a few questions to verify your identity and enter a payment method. Once you're approved, you'll see your interest rate and the amount of your monthly payment, as well as the total amount you'll pay over the six-month loan period. If you accept the terms of the loan, the site will redirect you back to Orchard to complete your purchase.

From there, you'll make one monthly payment for six months until your loan is paid off. Payments are withdrawn automatically from the payment method you entered so you don't have to worry about late payments.

Who can use PayBright?

To pay for your Orchard phone with PayBright, you must have a credit history in Canada and be of legal age in your province. You also have to pass a credit check and verify your identity. If you aren't eligible to pay with PayBright, you can still pay for your Orchard device with your credit card, Visa Debit card or PayPal.

Does PayBright affect my credit score?

PayBright's instant credit check will not affect your credit score. Once you're approved, as with all loans, paying in full and on time will prevent a negative impact on your credit.

Can I pay my PayBright loan early or make an extra payment?

You can make an extra payment or pay off your PayBright loan early without any penalty. Paying early, if you can, is a great way to reduce the amount of interest you'll pay. Just log in to your PayBright account, choose your Orchard payment plan, then select “Make a prepayment.”

What if I need to return my phone bought with PayBright?

Purchases made with PayBright are covered by the same 90-day warranty as all Orchard devices. If you need to return your device, your loan will be cancelled and any payments refunded.

Why was I asked for ID by PayBright?

A small number of PayBright loans require manual review to verify your identity. PayBright takes your security very seriously and may need extra information to prevent anyone from using your payment details without your permission. If your loan is flagged for review, PayBright will contact you within 24 hours to request a copy of your government-issued ID to make sure no one else is trying to get a loan under your name.

Most of the time, submitting a copy of your ID will clear things up and your loan will proceed as usual. Very rarely, your loan may be cancelled. In this case, Orchard will reach out to you to discuss next steps.

Why wasn't I approved by PayBright?

Most customers are instantly approved for PayBright financing, but some customers may not have enough credit history, or have a history of late payments. You can still buy your Orchard device with credit, Visa Debit or PayPal.

Can you get me a better interest rate from PayBright?

Your interest rate is set by PayBright, not Orchard. PayBright offers the easiest financing option for ecommerce in Canada, and most customers are approved with an affordable rate. If you're not happy with the interest rate you see, you can always turn down the loan offer and pay with your credit card, Visa Debit or PayPal instead. Another way to reduce the interest you'll pay is to make early or extra payments.

What if I can't make my PayBright payment?

PayBright payments are withdrawn automatically. If the payment can't be withdrawn, you will be charged a fee and PayBright will try again to debit your payment later.

If you're undergoing financial hardship, bankruptcy or credit counselling, please [reach out directly to PayBright](#) to discuss solutions.

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