



*Website Only*

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# WHAT IS BUY NOW PAY LATER?

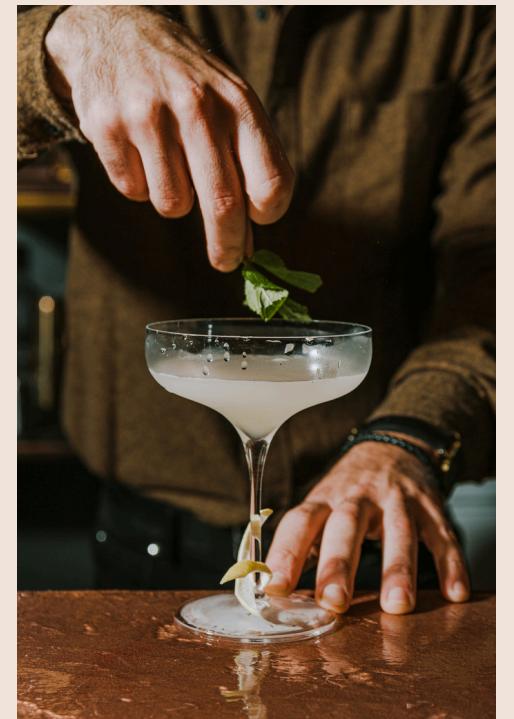


Buy 'Now Pay Later' allows a customer to place and receive orders and pay at a later date (3 months later) with no interest.

# WHO IS ELIGIBLE?



- Existing customers who have not paid interest on their account in the last 12 months.
  - New customers opening a Personal Account and passing the vetting process.
- Orders where spend is £70 or over.
- Personal account customers with enough credit availability.



# WHO IS NOT ELIGIBLE?

- Telephone orders
- Any customers who have a control code on their account
- Mail order
- Customers who have qualified for another credit offer such as Pay In 3.

# BUY NOW PAY LATER

- There is no minimum payment required.
- It's interest free for 3 months (This is different to 'Try Before You Buy' Personal Account which is interest free for 28 days).
- After the 3-month period, the customer can decide if they want to pay in full (with no interest applied) or continue to spread the cost using their Personal Account (interest applied).





# HOW DOES BUY NOW PAY LATER WORK?

BNPL allows the customer to delay their payments for up to 3 months

The delayed payment starts from the date the order is despatched and the amount will be deducted from the customer's credit limit.

Each BNPL item will become due for payments on the fourth statement after the despatch of items.

Interest is calculated daily and will only be charged if the customer does not pay for the BNPL item on or before the delayed period date ends.

An existing Personal Account balance cannot be transferred onto a BNPL agreement.



# PAYMENTS

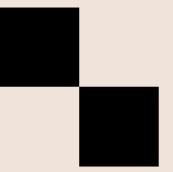


- The customer can avoid all interest by paying the Buy Now Pay Later balance before the end of the delayed period. They can make one full payment or multiple smaller payments.
- Interest is calculated daily from the date the order was despatched and added to the account as a lump sum at the end of the delayed payment period.

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## WHAT IF A PAYMENT IS NOT RECEIVED AFTER THE 3- MONTH PERIOD?

At the end of the Credit Offer term, if no payment has been received the outstanding balance will be transferred to the customer's Personal Account and the interest accrued over the 3-month period will be added.



# WEBSITE POP UP

AT THE PAYMENT STAGE, THE FOLLOWING 'POP UP' WILL APPEAR IF THE CUSTOMER QUALIFIES FOR BUY NOW PAY LATER.

When the option has been selected, the customer will be requested to read and accept the terms and conditions.



**Choose your payment method**

**Pay later with Personal Account**  
Your credit limit: £500.00 Available credit : £170.64

**Try Before You Buy**  
 Pay £0 today. Take up to 28 days, interest free or spread the cost \*

**Pay In 3**  
 Nothing to pay today. 3 payments over 3 consecutive months. Interest free \*  
Pay for your order in three easy instalments of £9.66.

**Buy Now Pay Later**  
 Nothing to pay for 3 months. Interest free \*  
Pay after 3 months, when you spend another £41.04 or more.

**Pay now**

Pay with PayPal or Credit / Debit Cards  
Visa, Visa Debit, MasterCard, MasterCard debit, Maestro, Amex, Paypal





# ■ WHAT YOU WILL SEE IN OPRA

ANY ORDERS PLACED USING BUY NOW PAY LATER WILL DISPLAY IN THE ORDER ENQUIRY TAB IN GREEN. (AS INDICATED).

Customer Details   Order Details   Offer Restrictions   Order Items   Despatches   Contact History   Returns   Payment Details													
Line	Note	Item	Description	Size	Fit	Colour	Selling Price	Qty	Value	Discount	Full Price	List Price	Status
2	No	BQT178810+ E	CARDIGAN Citrus 10+	10/1		Citrus	25.99	3	68.97	9.00	Yes	25.99	Awaiting Stock
6	No	Discounts	(progressive) SET Discount				-9.00	1	0.00	0.00		0.00	
7	No	Postage	Postage & Packing				3.99	1	3.99	0.00		0.00	



## **Q & A**

### **Questions you may be asked by the customer**





**'How do I make a payment?'**



**Payment is made in the normal way.**  
**If you receive a call where the customer would like to make a payment on a Buy Now Pay Later, transfer the call as normal.**

# WHAT HAPPENS WITH MY DIRECT DEBIT ALREADY SET UP?

THERE ARE 3 PAYMENT OPTIONS WHEN SETTING UP A DIRECT DEBIT:

- FULL PAYMENT
- MINIMUM PAYMENT
- FIXED AMOUNT

**SCENARIO 1-** the customer uses their **Personal Account only** - payment will continue to be taken as normal (using the payment option selected by the customer).

**SCENARIO 2** - the customer uses the **BNPL option only** – there will be no payment taken for the Personal Account as the balance is zero.

Payment will be taken for the **BNPL** (using the payment option selected by the customer- full and minimum payment will be the same as the amount is 3 equal payments over 3 months. )

**SCENARIO 3** – the customer uses both their **Personal Account** and the **BNPL** option.  
Payment will be taken for both the **Personal Account** and **BNPL**.

**NOTE:** If a customer has a Direct Debit setup for a fixed amount, they need to make sure that the fixed amount is enough to cover the **Personal Account** minimum payment and any **BNPL** amounts.





**'What happens if I return items?'**



**If part of the order is returned the amount to pay at the end of the credit term will be recalculated. (with the returns deducted).**

**If the whole order is returned the BNPL order will be cancelled. (For that order only).**

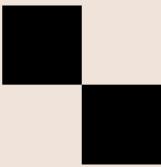


# FINANCIAL CONDUCT AUTHORITY (FCA)

- Buy Now Pay Later is a credit product which means it is regulated by the Financial Conduct Authority. (The same as a Personal Account)
- We will continue to follow the FCA rules and standards to ensure we treat all customers fairly and deliver appropriate products and services.
- We will also ensure that we carry out regular reviews to ensure that the product and services continues to meet the needs of our customer.



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REMEMBER!



This offer is currently web only, you will not be taking telephone orders using this offer.

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However you may be asked questions by the customer about this credit offer.

