Settling up with iwoca II Pay

Spread the cost over 3 or 12 months

You'll have 2 options to choose from, either Pay Later or Pay Now.

Pay Later



Pay in 3 or 12 monthly instalments

Split your payment into 3 or 12 equal monthly payments - pay nothing for first 30 days.

No fees, no interest

Once you're approved you can spread the cost at no extra cost to you whatsoever.

焉 Spend up to £15k

Access a spending limit up to 15k across all your purchases with one application.

Pay Now

Simple and secure Slicker than a bank transfer, but just as secure.

100% free to use

You'll never pay a penny to use Pay Now.



Streamlined checkout

Pay in just a few clicks - no more PINsentryor risk of incorrect details.

3 steps to using Pay Later

You click the iwocaPay option and fill in some basic details about your business

2 You'll see your monthly payment plan options to choose from

3 Link your card to set up automatic monthly payments

It's free for you to use Pay Later when you work with us

Pay Later is totally free to use when you work with us - that's because we've opted to take on the cost of using iwocaPay so you don't have to.

You'll still need to get approved by iwocaPay before using Pay Later. They only run soft credit checks which means applying **won't affect** your credit score.

Call iwocaPay if you can't make a payment

Just get in touch with iwocaPay on 020 3778 0549 and they'll find a way to help. iwocaPay is part of iwoca - an award winning business lender with years of experience supporting businesses.



or give your account manager a call on 0203 778 0549

Find out more on iwocapay.co.uk