

# Settling up with iwoca 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.



#### Spend up to £30k

Access a spending limit up to £30k 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 PINs or risk of incorrect details.

## 3 steps to using Pay Later

- 1 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](tel:02037780549) 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](https://iwocapay.co.uk)