

OFFERING 0% FINANCE

*WHY YOU SHOULD DO IT
& HOW IT WORKS*



INTRODUCTION

As a business owner, you've likely pondered how to boost your sales. Perhaps you've considered new marketing campaigns, big sales events, or increased advertising. But why not explore a different avenue?

Offering your customers interest-free finance can provide the sales boost you've been seeking while making it easier for your customers to afford the things they desire.



You might be wondering how offering payment installment plans would increase sales? Well, whether someone is interested in buying something large or small, something they want or something they need, having the option to spread the cost is going to be appealing.




WANTS & NEEDS

Let's explore two fundamental factors: things people **want** and things people **need**.

WANT: If you're in the business of selling luxury items or services that people may not necessarily need, but would love to have, offering installment plans increases the likelihood of those on sitting the fence saying yes.

NEED: Even if your products or services are essential, your competitors offering installment plans could win over customers. For instance, if someone desperately needs a product and your competitor provides financing options, you might lose out.



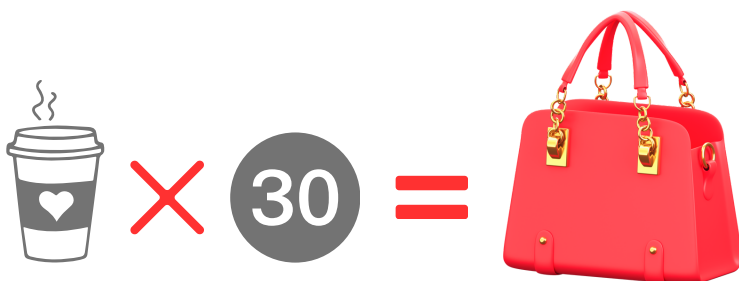
Example: Consider Lily, who needs a new sofa urgently. She discovers "Sofa You," a furniture store that not only offers a lovely range of sofas but also installment plans. Because she can pay in installments, Lily decides to buy a higher-priced sofa, knowing that the manageable monthly payments make it feasible. Lily doesn't need to look further; they've won her business.



INCREASING SALES & SALE VALUES WITH "FRAMING"

Offering installment payments doesn't just **increase sales**; it can also increase the **value** of each sale.

Framing: This term simply means increasing sales by explaining the breakdown of the total cost *compared to* what someone might spend on another frequently bought item. For instance, if a customer is hesitant to buy an £800 bike, you, the retailer, could explain that this cost, broken down over a year, is only £15.38 per week - less than the cost of the average weekly takeaway. Or maybe...



Increasing the value of a sale using Framing:

When customers have the option to pay in installments, a more expensive product becomes a realistic choice. For instance, a product priced at £1000 works out to just £2.74 per day over a year - about the cost of a daily coffee. It's only 69p more per day than the £750 product.

Showing these breakdowns to customers can genuinely encourage them to consider higher-value purchases.



SO, HOW DOES IT WORK & WHAT DOES IT COST?

Now the bit you've all been waiting for! We have teamed up with an finance company who are dedicated to making 0% finance possible for smaller, independent retailers; levelling out the field to allow local businesses to compete with the larger national companies.

There are three main plans to choose from:



PAY AS YOU GO

No monthly fee so great for low volume users

£0 / Month (£5 per agreement)

Credit Charge From 4.9%

- Paid in full each month
- Up to £300 per customer
- 2-12 Monthly instalments
- 30 Day rolling contract
- Paid in full each month
- Acceptance boosted by A.I.

VAT is charged on the monthly fee and agreement fee.
The credit charge is VAT exempt.





PLUS

Best for those putting through more transactions

£39 / Month

Credit Charge From 3.9%

- **All features of the Pay As You Go plan**
- **Paid in full each WEEK**
- No charge for agreements
- Pass Genie Acceptance Boost
- Choice to accept agreements at own risk



PRO

Best for volume users who want to get paid daily

£129 / Month

Credit Charge From 3.9%

- All the features of the Plus plan
- Paid in full every day
- Credit charge capped at 11.9%



HOW DO I FIND OUT MORE & WHERE DO I SIGN UP?

When we found out about this new and innovative Financing product, we thought it could really help the smaller businesses we rely on to compete in the busy retail market. This has led us to forming a partnership with them to spread the word.

Obviously it's not something that we jumped straight in to. Instead we did our research, and the good news is that they are tried and tested and already loved by many. In fact, as of Dec 2023 they had gained the following rating on Trustpilot.

Reviews 2,570 • Excellent



✓ VERIFIED COMPANY

To make sure that those we refer to them get the best possible treatment. We have a referral link that tags your account to receive VIP service and application fast tracking.

So if you want to learn more and go ahead with an application, all you need to do is click on the **LEARN MORE** link below. This doesn't in any way oblige you to join up; it's just the easiest way to find out more. After all, we aren't finance specialists...but they are.

LEARN MORE



FAQ's

Q: Do you have a minimum trading history or turnover requirements?

A: No, we don't. We work with both new startups and existing businesses, so no turnover or trading history requirements apply.

Q: Do I need to have an FCA license?

A: No - Our Finance Partner has their own license so retailers using their services don't need their own.

Q: When will I get paid?

A: Payment dates vary based on the package you've chosen. Full Finance pays on the 10th working day, while Standard, Basic, or Guarantee pays on the 6th working day of the month.

Q: What happens if my customers miss a payment?

A: Full Finance or Guarantee plans ensure your payments are protected. For Standard or Basic plans, our in-house collections team contacts the customer to resolve any issues.

Q: How long has the company been trading?

A: Our Finance provider was founded in August 2015 and has grown steadily since then.

Q: How many months can I offer credit over?

A: You can offer credit of between 2 and 12 monthly instalments.

Q: Is there a minimum or maximum amount of finance I can offer my customers?

A: There's no minimum finance value. The maximum is £3,000 for Full Finance and Guarantee plans and £10,000 for Standard and Basic plans. Customers can buy higher priced items by paying a deposit up-front.

