



# Buy Now. Pay Over Time.

Spread the cost of your purchase over low monthly payments.



## Experience Buyer's Joy

Feel good about what you buy and how you pay for it. With Flex Pay, you can make thoughtful purchases and pay for them in bite-sized pieces while keeping yourself on budget.



**Low Monthly Payments**  
Budget-friendly loan options



**Easy Application**  
Quick decision



**Surprise-Free**  
No late fees or prepayment penalties



**Easy Autopay**  
No payment dates to remember

## How Flex Pay Works

- 1 Plan with your Agent**  
Include everything on your list in your purchase. When you are ready to check out, just let your sales agent know.
- 2 Quick & Easy**  
Provide a few pieces of information and receive a quick decision.
- 3 Enjoy Now**  
Enjoy your purchase now and pay for it over time with low monthly installments.

## Frequently Asked Questions

### What is Flex Pay?

Flex Pay gives you the freedom to purchase what you want now and pay over time with simple fixed installments. Some plans include interest while some are interest-free.

### Can I receive my items before paying off my purchase?

Yes! As soon as the merchant has processed your purchase, it will be delivered to you, even before you finish making your loan payments.

### How are my loan term offers determined?

We look at a number of factors, including your credit information, purchase details, and more.

**Ready to get started?**

Contact your Sales Agent to apply for Flex Pay today!

**US:** Down payment may be required. Actual terms are based on your credit score and other factors and may vary. APRs range from 0% to 36%. Minimum \$150 purchase required. Not everyone is eligible. Loans made through Flex Pay by Upgrade are offered by these lending partners: [upgrade.com/flex-pay/lenders/](https://upgrade.com/flex-pay/lenders/). [Privacy Policy](#). [Terms of Use](#). 275 Battery Street, 23rd Floor. San Francisco, CA 94111, USA

**CA:** Down payment may be required. Actual terms are based on your credit score and other factors and may vary. APRs range from 14.99%-34.99%. On occasion, promotional financing may be available starting at 0% APR. Minimum \$XXX purchase required. Not everyone is eligible. Applicants are subject to approval by Uplift Canada Services ULC, a subsidiary of Upgrade, Inc. [upgrade.com/en-ca/flex-pay/privacy/](https://upgrade.com/en-ca/flex-pay/privacy/). [upgrade.com/en-ca/flex-pay/terms/](https://upgrade.com/en-ca/flex-pay/terms/). Flex Pay's Canada Address: 410 Adelaide Street West, Suite 220, Toronto, Ontario M5V1S8