

No credit needed*

Lease-to-own financing



Scan to apply now
and pay over time
with Koalafi!



High approval amounts

Enjoy high approval amounts to use today or on your next visit.



Credit reporting

On-time payments may give you an opportunity to build your credit.^



Early purchase option

Pay off your lease early and save.!



Trusted customer service

4.6 stars on Google.†



koalafi.com | PO Box 5518, Glen Allen VA 23058 | **Customer Support:** 844.937.8275

The program described is a rent-to-own (or lease-to-own) transaction. You will not own the leased merchandise or acquire ownership rights unless you make all scheduled payments or prepay in accordance with the lease. Details vary from state to state. Program features are for qualifying customers only. Offer subject to change. Consult your lease for complete terms and conditions. Our Privacy Policy can be found at Koalafi.com. See lease agreement for details. *We do perform a credit check on the customer as a part of our application process. "No Credit Needed" does not imply no credit check. For qualifying customers only. Offer subject to change. †Offer applicable to lease product only. You can take advantage of the early purchase option by calling Koalafi at (844) 937-8275 to set up additional payments within the promotional period (often 90 days, though this may vary based on the store & state). If you pay off within this period, then you will only owe the initial payment, purchase price, taxes, & associated fees as outlined in your lease agreement. You must make all payments on time to remain eligible for the promotional period. Lease holders in California have a minimum 92-day early purchase option. For qualifying customers only. See lease agreement for details. ^You may have an opportunity to build credit by making on-time payments over the entire agreement term. Koalafi reports positive and negative payment history to multiple credit bureaus. †Based on the Google reviews of Koalafi (previously West Creek) as of 5/21/25. This rating may change over time.