

## How using DivideBuy works



Add items to your basket



Go to checkout and select DivideBuy



Provide some personal details. If you are approved get instant credit decision



Pay first instalment



Your goods are on their way

## Frequently Asked Questions

### Are there limits on how much I can spend?

Up to 12 months – DivideBuy credit can be used interest free up to 12 months for products between £50 and £6,000.

Over 12 months – Where interest free or interest bearing credit is available beyond 12 months, this limit is up to £12,500. Credit terms offered are set on an individual retailer basis.

### Who can apply for DivideBuy interest free credit?

- Applicants must be aged between 18 and 75
- Be a permanent UK resident
- Have a valid debit or credit card
- Have a valid UK mobile number
- Have a valid email address

### Will a credit check be performed?

Yes. A credit check is performed to assess your eligibility during your application.

DivideBuy also has a quick check service which is available on this website so you can assess your eligibility for DivideBuy credit that will not affect your credit file.

### How do I make my monthly payments?

Payment is collected via a Continuous Payment Authority (CPA). This method uses your long card number, expiry date and threedigit CV2. Payments will be collected automatically on the date your instalment is due.

### Can I request delivery to an address other than my home address?

To guard against fraudulent applications, we are only able to deliver goods to your home address

### What if I would like to cancel/ return my order?

The first step is to contact the retailer directly to cancel your order. If you have already received your order, you'll need to arrange for it to be returned using the retailer's returns process. The retailer will then contact us to confirm your order has been returned, so we can issue a refund and cancel your credit agreement.

### My application was declined. Now what?

We're sorry that your application has been declined. You have the right to appeal this decision, although there is no guarantee that the outcome will change. You can request an appeal by contacting us at: [customerservice@dividebuy.co.uk](mailto:customerservice@dividebuy.co.uk). We may ask you to provide additional information to support your appeal.

You may also want to obtain a copy of your credit file before making any further applications. The credit reference agency we used for your Zopa Bank application are set out below.

TransUnion International Limited,  
One Park Lane,  
Leeds,  
West Yorkshire  
LS3 1EP  
[www.transunion.co.uk](http://www.transunion.co.uk)

You can also find more information about how credit referencing works in our privacy notice at: [www.dividebuy.co.uk/privacy-policy](http://www.dividebuy.co.uk/privacy-policy)

### Who can I contact if I need help?

For any questions related to DivideBuy please contact us by visiting [www.dividebuy.co.uk](http://www.dividebuy.co.uk). For a full list of FAQs please click [here](#).

### Are there any fees or charges?

There are no hidden charges.

Where an interest bearing credit product is selected, we will charge a fixed interest rate as part of the repayment instalments. This is explained by the following representative example:

**Representative Example:** Cash price of goods is **£xx,xxx**. Initial payment of **£xxx.xx**. Total amount of credit is **£x,xxx.xx**. The total amount payable is **£xx,xxx.xx**, which includes **£x,xxx.xx** in interest at x.x% fixed. The repayments comprise 58 monthly payments of **£xxx.xx** and a final payment of **£xxx.xx** at a representative **x.x%** APR.

This is all explained in the documentation provided before you electronically sign at the checkout process.

### How can I manage my DivideBuy account?

To manage your account and make payments, you can log in <https://accounts.dividebuy.co.uk/>

### What if I need to change my delivery address from my billing address?

DivideBuy will need to approve any deliveries to addresses other than the application/billing address. Without their approval, we will not be able to ship to a different address as fraud prevention measures apply. To have goods delivered to another address, once you have placed your order and paid a first instalment, you need to contact DivideBuy directly who will then notify us of the changes.

## How can I contact DivideBuy?

Email: [hello@dividebuy.co.uk](mailto:hello@dividebuy.co.uk)

Or via the DivideBuy live chat facility at [dividebuy.co.uk](http://dividebuy.co.uk)