



### Why choose to PayItMonthly?

- An easy alternative to paying for your goods or services upfront, with no interest or additional fees added. Simply put – 0% APR.
- A quick and easy online application returning an instant decision.

Rustic Heart Photography has chosen to work in collaboration with PayItMonthly in order to be able to offer you up to 12 months interest free credit. You can do this on selected products or services in the premises, online or over the phone.

You can speak to your retailer to find out if your product or service is available on finance. And of course, if you have any questions about the finance, you can call one of our friendly team on 0333 212 2141; or visit our website [www.payitmonthly.uk](http://www.payitmonthly.uk)

### FAQs:

**Are there any requirements for me to be able to apply?**

In order to be able to apply, you will need –

- To be between 18 and 80 years of age
- To have a current UK bank account
- To have a permanent UK residence
- To have a valid UK telephone number and email address

**Will I be credit checked?**

Yes, we use a third party credit reference agency to perform credit checks on our customers. We report all payment activity to credit reference agencies.

**Can I pay off my balance early?**

Yes, of course. There is no penalty or additional fee if you would like to do this.

**How many months can I pay over?**

Depending on the retailer, you are able to pay over anywhere between 1 and 12 months.

**What if I have problems with making payments?**

If you are experiencing problems with making repayments, you can contact us on 0333 212 2141 or email us @ [support@payitmonthly.uk](mailto:support@payitmonthly.uk) and we will work with you to help resolve the issue.

Finance is provided by PayItMonthly Limited, a specialist provider of interest free credit for retailers and service providers (credit subject to status and age) based at Gainsborough House, 42 Bath Road, Cheltenham GL53 7HW (company number 09719909), contact details, [support@payitmonthly.uk](mailto:support@payitmonthly.uk) or 0333 212 3914.