

The Easy No Credit Needed Finance Option



When a customer enters your store, they have two options when it comes to purchasing merchandise: cash or credit. If that customer has less than perfect credit, it is difficult (if not impossible) to get them the financing needed to make a purchase...until now.

Flexxbuy's Easy No Credit Needed program provides your store with an alternative option to financing so that you're not at the mercy of traditional lenders who rely solely on credit scores. Approvals are also based on employment, income and checking account activity.

Customer Requirements

1. Finance Amount: \$300 to \$2,500
1. Customer is currently employed.
2. Earns at least \$1,000 per month.
3. Has checking account for at least three months and no NSF's in last 30 days.
4. Customer has at least \$40.00 on Debit Card.
5. Government Issued ID – SSN or ITIN#

Easy for You and Your Customers

- Over 80% Approval Rate with easy qualifications
- Completely Automated
- Simple, Web-Based Interface with intuitive navigation
- Instant Responses to all online applications in less than 60 seconds
- Never make the customer leave for additional information

Approval/Payment Matrix

The matrix below is how a customer's payment is determined

Approval Amount**	Monthly Pmts*	Bi-Weekly Pmts*	Weekly Pmts*
\$500	\$75.00	\$34.62	\$17.31
\$1000	\$150.00	\$69.23	\$34.62
\$1500	\$225.00	\$103.85	\$51.93
\$2000	\$300.00	\$138.46	\$69.23
\$2500	\$375.00	\$173.08	\$86.54

*Payments are automatically debited from customers account on their payday.

**Qualified amounts are set according to checking account activity and balances, they are not guaranteed.

90 Day Purchase Option /65% Early Buyout Option

All customers have the option to purchase their lease agreement within 90 days of the delivery date and only pay the initial payment + invoice amount. If the customer wishes to own the merchandise outright after 90 days, they may purchase it at 65% of the remaining balance on their lease.

Easy and Affordable Payment

\$40 fee deducted at delivery. The customer's payment is automatically withdrawn from their checking account on their paydays. Payments are 15% of the invoice per month for 12 months. For example: If the invoice amount is \$1,000 and the customer is paid bi-weekly, the payment will be \$69.23 every payday for 26 payments. If they are paid monthly, they will pay \$150 monthly for 12 months, plus tax.