## HOW AFTERPAY WORKS



BUY NOW. PAY LATER.

Pay for your purchase in four equal installments, every two weeks.



## NOTHING EXTRA TO PAY

Make payments on time and only pay the price of your purchase.

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INSTANT APPROVAL

No long, time-consuming application forms. Afterpay makes it quick and easy to checkout.

## ALL YOU NEED IS:

- A US credit or debit card

- To be over 18 years of age
  - A US resident address

FAQ:

- What is installments by afterpay? Installments by afterpay is a service that allows you to make purchases now and pay for them in four equal payments made every 2 weeks without any interest.
- 2. How do I use installments by afterpay?

Simply shop online and add items to your shopping bag and checkout as normal. At checkout choose Installments by afterpay as your payment method. First time customers will need to register with afterpay and provide payment details as usual, returning customers simply log in to make their purchase. It's that easy! Please note that all items in your shopping bag must be eligible for Installments by afterpay. A minimum purchase amount may apply and you must meet additional eligibility requirements to qualify.

- Where can I use installments by afterpay? Installments by afterpay can only be applied to purchases made on www.peachandlily.com website.
- 4. Can I use installments by afterpay if I'm an international customer? Installments by afterpay is only available to customers with a US billing address within the US and a US mobile phone number. Customers with international billing addresses will not be able to set up an account with afterpay.
- 5. How does the payment schedule work?

All customers are required to make their first payment at the time of purchase, with the remaining three payments deducted automatically every two weeks from your chosen payment method. If you choose to make additional payments before your scheduled pay dates, you may do so through your afterpay account. You can log in to your afterpay account to view your payment schedule and make a payment before the due date if you choose to do so.

6. What if I can't pay an afterpay installment?

If you fail to make a payment, you will be charged an \$8 late payment fee, and an additional \$8 fee if the missed payment is not made within 7 days. Late fees will not exceed 25% of the total order amount. For more details, please see terms and conditions: WWW.AFTERPAY.COM/PURCHASE-PAYMENT-AGREEMENT

- When will my items be delivered if I use installments by afterpay? Afterpay orders are delivered as per our standard shipping timeframe after you complete your order online.
- Is there a limit to how much I can spend on a single transaction?
  Yes, transaction value limits apply to purchases made on www.peachandlily.com using Installments by afterpay.
- What products are not eligible for purchase using installments by afterpay? Afterpay is not available on purchases of gift cards. If you are purchasing gift cards along with afterpay eligible products, you will need to place two separate orders.
- 10. How do I return or exchange an item purchased using installments by afterpay? If you have changed your mind, you can return your afterpay purchase in store or by mail for a refund. Please check that your return or exchange meets our Return policy here. afterpay will be notified of your return and will process the appropriate refunds. Please do not return your purchase to afterpay. If you believe there is fault or concern with your afterpay purchase payment, please contact afterpay customer support at <u>info@afterpay.com</u>

## 11. Where can I find out more about afterpay?

If you would like to know more about afterpay, visit the afterpay website www.afterpay.com for a comprehensive list of FAQs, terms as well as afterpay's Privacy Policy which can be found at WWW.AFTERPAY.COM/PRIVACY-POLICY

If you have any questions about your afterpay account, please contact afterpay directly via web form at HELP.AFTERPAY.COM/HC/EN-US