

Buy now,  
*pay later.*

smart choice  bank



## **Inbank payment methods**

Inbank payment methods make shopping even more convenient. Pay for your purchases only the next month or split the purchase amount into 3 equal parts – easily and without any additional fees.

Find the Inbank payment method at the checkout, and then select the most suitable solution from the following options.

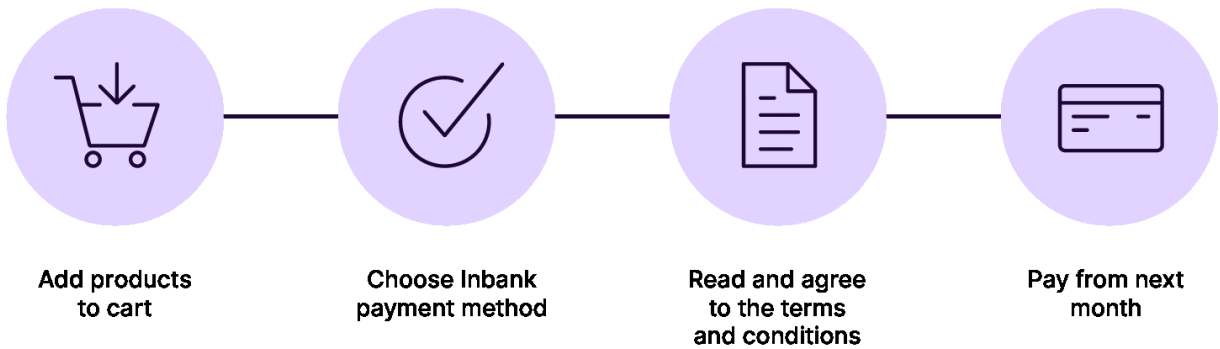
### *Inbank split into parts*

- Pay in 3 equal parts
- For purchases worth 75 – 2500 €
- 0 € additional fees

## **Why choose the Inbank payment method?**

- Simple with no additional expenses – no interest, no contract fee, no monthly administration fee.
- It is a smart way to buy everything you need at once, without sacrificing choice. You will start paying only next month.
- Inbank *pay later* solutions are not instalment plans, but rather credit-free payment methods, which do not affect your credit score.

**Using the Inbank payment method is easy!**



**The purchase will be confirmed within a few seconds.**

### **Inbank hire purchase**

Inbank hire purchase is a flexible payment solution which gives you the ability to pay for goods and services in instalments. Inbank hire purchase allows you to split a large one-time expense into small monthly payments. Spread the purchase sum over up to 4 years. The first payment is due only a month later.

#### **Advantages:**


- Flexible solution for large expenses
- You choose the instalment amount
- You choose the instalment payment period
- You choose the payment date
- Response to an application within a minute

#### **Financing terms:**

- Financing amount 100 – 10 000 €
- Period 3 – 72 months
- Down payment 0 €
- Contract fee 15 €
- Interest rate 11.9% from purchase
- Administration fee 0.9 € per month

Example of the calculator:

### Kalkulaatori eelvaade



Loan amount      500      €

100 €      10 000 €

Period      48      ▾

3 months      72 months

Down payment      0 € - 400      €

0 €      400 €

## 17.30 €/month

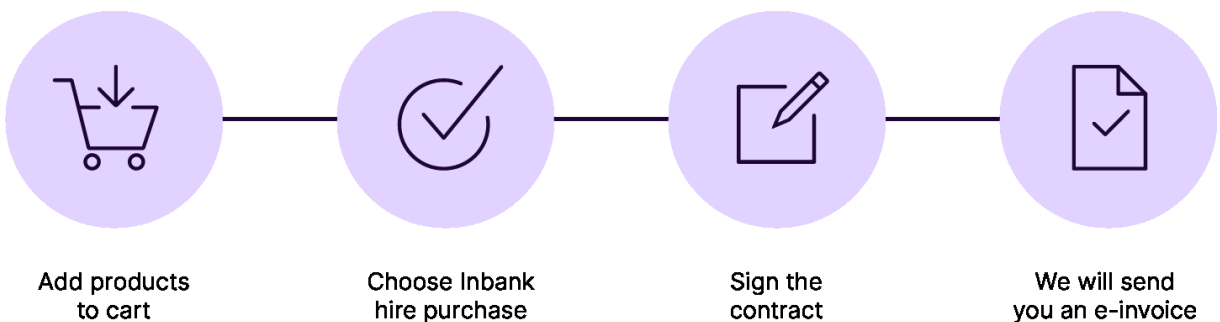
Pay conveniently in instalments

- Choose the right monthly payment for you
- Receive a response immediately

iFrame code:

```
<iframe frameborder="0" scrolling="no" height="650" width="350"
src="https://calculator.inbank.ee/calculator/indivy/plan?amount=500&shop_uui
d=cd247a35-03bc-42c3-9056-ee90091be4f7&product_code=hp_pp_c_d_stan
dard_calculator&currency=eur&lang=en&template=editable_amount&mode=whi
te&logo=true&delimiter=false&show_sample=false&start_session=false&second
ary_color=plum_purple"></iframe>
```

### Applying for a hire purchase is easy



The interest rate of the Inbank hire purchase is 25,79% per year under the following example conditions: purchase amount 2000 €, contract period 24 months, interest rate 11.9% from the purchase amount, down payment 0%, administration fee 0.9 € per month, monthly installment 104,96 €, total credit cost 2519 €. The financial service is provided by AS Inbank Finance. Before signing the contract, we recommend that you familiarize yourself with the terms and conditions of the financial service, consult with a specialist