Spread the Cost of your purchases Interest-Free

DivideBuy
The easy Interest-Free checkout

Reasons to use DivideBuy

No hidden fees and 0% interest APR
Spreading the Cost of your purchase using Interest-Free Credit does not cost any more than paying upfront.

96% approval rate
Our unique lending model allows us to offer Interest-Free Credit to more people.

Quick application
Complete the 60 second application and receive an instant decision.

No paperwork required
All documents are in digital format and signed using e-signature.

DivideBuy is an Interest-Free Credit provider. In partnership with our retailers, we bring you 0% APR credit for selected products online, in-store or over the phone. You can Spread the Cost on one or multiple qualifying items online by simply clicking the DivideBuy button.

You can choose instalment options from 3 to 12 months depending on the value of your purchase and the retailer. Your application will take just 60 seconds to complete and we will provide an immediate decision allowing you to complete your purchase. Once approved, you electronically sign your agreement and the retailer will process your order.

With your DivideBuy account you get access to these great features:

- Exclusive offers from our Retail Partners
- Quick checkout with hundreds of Retail Partners
- View your credit agreement
- View your instalment amounts and dates
- Review your payment history

To access your account or to find out more about DivideBuy, visit dividebuy.co.uk. Alternatively, call our Customer Service Team who are available on 0800 085 0885.

Look out for the DivideBuy button

FAQs

What are the requirements for credit?
- Be aged between 18 and 75
- Be a permanent UK resident and have lived at your address for longer than one year
- Have a debit or credit card
- Have a valid UK telephone number

Will a credit check be performed?
Yes. DivideBuy uses a third-party credit reference agency to perform a credit check. This is used in combination with your entered details and our own unique algorithm to assess affordability.

Will I have to pay a deposit?
Your first instalment is payable on completion of your order. In some instances, you may be required to pay a deposit based on a combination of your credit score, size of order and number of instalments selected.

How many instalments can I Spread the Cost over?
Depending on the total value of your order and the Retail Partner, you may be able to Spread the Cost up to 12 monthly instalments.

What happens if I want to end my agreement early?
DivideBuy offers the option to repay the remaining balance on your account at any point with no additional charges or fees to pay. You can do this by logging into your DivideBuy account on our website or by calling the Customer Service Team on 0800 085 0885.

Are there any other charges or fees?
There is 0% APR interest and no setup charges, cancellation or hidden fees. DivideBuy reserve the right to add late payment fees to your account in the event of you missing payments. This is all explained in your credit agreement before you complete the checkout process.

Instalment Plans are provided by DivideBuy (DivideBuy is a trading name of Rematch Credit Limited, company number 08097204. Credit subject to status and age. Terms & conditions apply. Dependent on your credit score, you may be asked to pay a deposit or assign a guarantor. Rematch Credit is authorised by the Financial Conduct Authority, registered number 626266.)