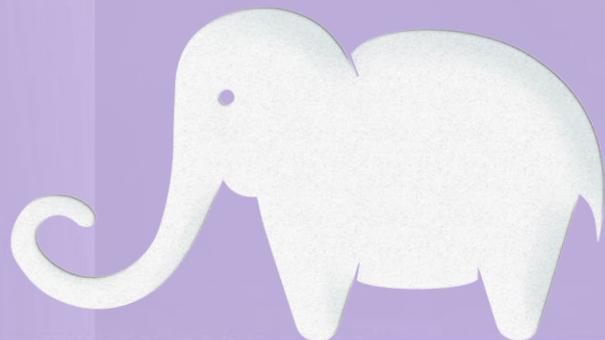




# How Offering Instalments Will Increase Your Sales



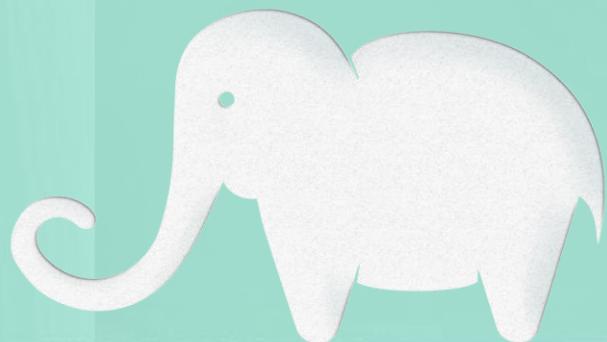
# Contents

- Ch 1 - Introduction - pg. 4 - 6
- Ch 2 - How It Works - pg. 8 - 23
- Ch 3 - A Few Statistics - How We Help Increase Sales - pg. 25 - 30
- Ch 4 - Get To Know Our Products - pg. 32 - 38
- Ch 5 - Pros And Cons Of Offering Finance - pg. 40 - 44
- Ch 6 - Why We're Different - pg. 46 - 56
- Ch 7 - F.A.Q. - pg. 58 - 62
- Ch 8 - What People Are Saying About Us - pg. 64 - 68
- Ch 9 - Let's Get Started! - pg. 70 - 73





# Chapter 1: Introduction



# Introduction

How can I increase my sales? I'm sure as a business this is something that you have asked yourself time and time again; a new marketing campaign; a big sale; increased advertising?

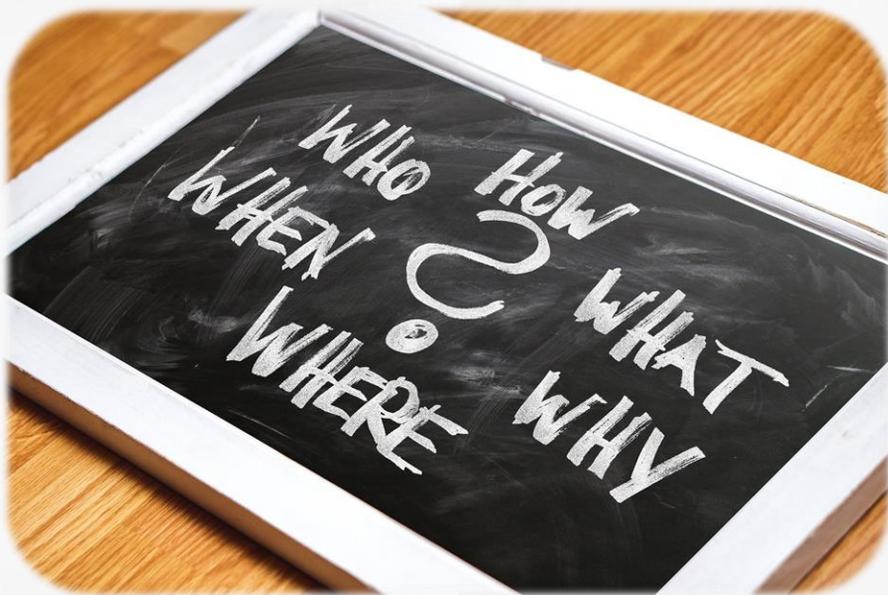


Why not try something different? Offering your customers interest free finance will give your sales figures the boost you have been looking for, while also making it easier for your customers to afford the things that they really want!

# Introduction

Whether you're looking for short term finance over a few months or a longer term our flexible finance solutions will be a great help to both you and your customers.

While we at PayItMonthly love talking to our existing and potential partners we have written this eBook to be your one stop shop for all the information you need about offering finance to your customers and answer any questions you may have. That being said don't be a stranger we would love to hear from you!



# Introduction

Through the course of the next few chapters you will learn a bit more about us and sets us apart from the pack (At least we think it does).

You will also be treated to a variety of statistics, facts, quotes and examples that will demonstrate just how much offering your customers finance can help your business grow.



Read on to see how you like many other businesses from all around the country can maximise your sales by becoming one of our partners.



# How It Works

So, maybe it seems obvious that offering your customers the option to pay by instalments would increase sales. The option of spreading the cost is a huge incentive when making a purchase, be it large or small.

It isn't just about giving customer's the option, it's also about tailoring to your target market.



But let's start at the beginning...

# How It Works

## How does offering instalment plans increase sales?

Whether someone is looking to buy something big or small; something they want or something they need; they like to have the option to spread the cost.

You will see in the next chapter, that a survey shows an incredible number of people said either that they would not have made the purchase without the option of paying by instalments, or they would have been able to make a purchase without instalments, but it made it more affordable.



**Being able to pay by instalments will prevent the loss of sales.**

# How It Works

Let's look at two basic factors – something people want and something people need.

## **Want:**

If you retail in luxury items or services, offering people something they don't necessarily need, but would be nice to have; the chance to pay by instalments increases the likelihood of a customer who is on the fence to tip them over into the yes category.



# How It Works

## Example:

*Poppy wants a designer handbag. She is looking around online and comes across the very bag she wants on BagsRUs.*

*The bag costs £1500.00 and whilst she could afford to pay in full, it would leave her short for the rest of the month. BagsRUs doesn't offer the option of paying by instalments.*

*Poppy moves on to the next site, BagPuss, which offers the same bag at the same price, but with interest free instalments.*

*Poppy knows she can easily pay in instalments and as it is interest free, she is not spending any more. She can own her dream bag, guilt free and happy.*

*BagPuss wins the sale.*



# How It Works

## Need:

If you retail in items or services that people don't just want, but they need, you might think you don't need to offer finance as if somebody has to have something, they will pay anyway because they have to.

However, if your competitor is offering instalment plans, that is a loss for you and a win for them.



# How It Works

## Example:

*Lily's sofa has broken, there are springs sticking out of it and she now desperately needs a new one. Lily has a look around to see which furniture store she wants to visit.*

*She sees the store "Sofa You" and sees that not only do they have a lovely range of sofas, but they offer instalment plans. And because she can pay by instalments, Lily decides that she is going to buy a higher priced sofa, because the instalments mean that it is manageable each month.*

*Lily looks no further; they have won her business.*



# How It Works

**Offering instalment payments doesn't just increase sales, it can increase the value of a sale.**



# How It Works

## Framing

Framing is a term used that simply means to increase sales by explaining the breakdown of the total cost of something compared to that of something a person might spend in a specified period e.g. daily, weekly or monthly.



Example – If a customer is deciding whether to buy a bike for £800.00 but is undecided whether they should spend so much; the retailer could explain that this cost broken down over a year is £15.38 a week – less than the cost of the average weekly takeaway.

You can use framing in the same way when you offer customers instalment plans.

# How It Works

## Increase the value of a sale

If a customer is deciding between a product at £750 or a product at £1000, when paying in instalments the more expensive of the two is a much more realistic option.



After all, a product for £1000 works out at £2.74 per day, about the price of a coffee each day; and is **just 69p more a day than the £750 product.**

Showing these types of breakdowns to customers can really encourage increasing the value of the sale.

# How It Works

Another way you can utilise this is to only offer **instalments over a certain value** or **offer more instalments for higher value items**.

For example, many retailers offer free shipping on purchases over a certain value. This encourages people to increase their spend, as they would rather have additional goods than waste money on shipping. And when paying by instalments, the extra spend doesn't discourage them.



# How It Works

You can offer instalments on certain products at certain points during the year. For example, say you sell trainers.



You could promote a certain brand that people can pay by instalments if they purchase during the month of June. A great way to encourage sales and not have to reduce prices. This can be especially helpful in driving sales during the middle of the month before most people's payday.

You can also have a special offer on a specific product, either to help drive traffic to your business or it could be a particular product where you have a larger profit margin.

# How It Works

## Tailor to your target market

There are certain things you need to consider when thinking about who you are offering finance to and for what.

These things include:

- What is the demographic of your target market?
- Are your products something they want or need, or a mixture?
- What items you want to offer instalment plans on



## How It Works

If you know that your customers that purchase certain items fall into the more affluent market, you are able to set an instalment plan over a shorter time, as they will not struggle to make repayments of a slightly higher amount.



If you have other customers who purchase a different set of items and are outside of the more affluent market, you can set the instalments over a longer period, meaning that the customer still makes the purchase, but can still comfortably afford the repayments as they are spread over a longer time at a smaller amount.

# How It Works

By assessing your market and the products you sell, you can **save money by offering plans over shorter periods of time.**

**Common Question: Why does it cost more to offer instalments over a longer period of time?**

The biggest cost of providing instalments is the interest that the provider has to pay to borrow the money they need to pay you before your customer repays it. When you reduce the length of time that the customer is paying over, it will reduce the cost for the provider, and this saving should be passed onto you.



# How It Works

## In Summary

The most fruitful way of offering instalment plans is to take what you have read in this chapter and combine it.



Look at who your demographic is, look at whether the sales are something the customer wants or needs; and based on this decide how long you want to offer the instalment plan over.

Don't forget – Shorter plans will save you money, use them where you think you can. But equally, if the plan needs to be extended, it is better to do that than lose a sale.

# How It Works

## PayItMonthly Example

If you were to work with us, here is an example of our charges and a breakdown of how much you can save with shorter instalment plans:

Our charge is a 2% base charge and 1% for each instalment on top of this.

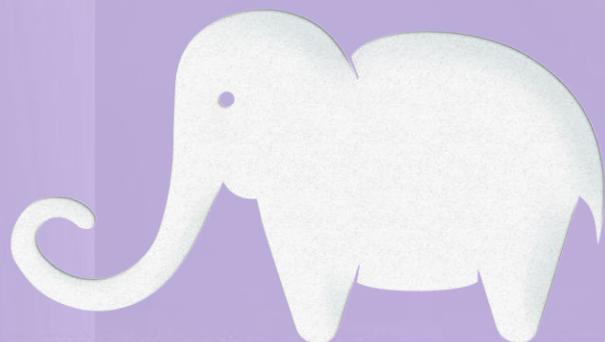
A sale of a product for £200 would breakdown as follows:

Number of Instalments	Our Charge (%)	You Receive
2	4%	£192
3	5%	£190
4	6%	£188
5	7%	£186
6	8%	£184
7	9%	£182
8	10%	£180
9	11%	£178
10	12%	£176
11	13%	£174
12	14%	£172

You can read more about what we offer in the next chapter.



## **Chapter 3: A Few Statistics – How We Help Increase Sales**



# A Few Statistics – How We Help Increase Sales

We understand it can be difficult for people to pay for their goods in full, so our aim is to help our partners offer a monthly payment option to their customers.

In this chapter, we will show you some statistics that we have gathered from our partners to show the correlation between their sales and success by offering our monthly instalment option to their customers.

This means they can spread the cost to make it more affordable for them, and you don't lose business. Having this option in place has improved many businesses; so, whatever it is you provide, we want to help you.

We will also include statistics that have been gathered from our customers. We asked them a quick survey question regarding our monthly instalment options and how much it affected their decision to purchase.

# A Few Statistics – How We Help Increase Sales

## Feedback

We asked some of our partners how many sales are paid in instalments, through using our service, rather than in full.

The average was **55%** of sales were paid by monthly instalments.

Some of our partners said **70%, 80% and even 90%** of their sales were paid through PayItMonthly and without us they wouldn't have a business!



*“It's a really good option for those who can't afford to pay in full.”*

# A Few Statistics – How We Help Increase Sales

Offering the choice to spread the cost will help to increase sales and cater to as many customers as possible. The sales will increase through increased customer loyalty, repeat business and positive word of mouth.

We also collected feedback from some of our customers who used our services to spread the cost of their purchase.



# A Few Statistics – How We Help Increase Sales

**Q: Would you have made your purchase had the option of finance not been available to you?**

A massive **92%** of customers answered that they wouldn't have made the purchase if instalments hadn't been an option, citing the main reason for this being that they could not have afforded it. So, if our partners didn't use us, they would be losing out on a huge amount of sales.



# A Few Statistics – How We Help Increase Sales

**Amrita (customer)** *“I definitely wouldn't have purchased if it wasn't for the finance option.”*

**Erin (customer)** *“I made the purchase because the finance was available, without it I would not have made such a large purchase.”*

**Scarlett (customer)** *“I absolutely would not have purchased my goods if PayItMonthly wasn't available. I was delighted when I realised this was an option for me.”*

**Lauren (customer)** *“I would have made a purchase but wouldn't have been able to buy the full set without finance.”*

**Paul (customer)** *“It enabled me to spread the payments out making it much less of a burden on my bank balance.”*

# A Few Statistics – How We Help Increase Sales

Only **4%** of customers said they would have still made the purchase without finance and another **4%** said they were unsure.

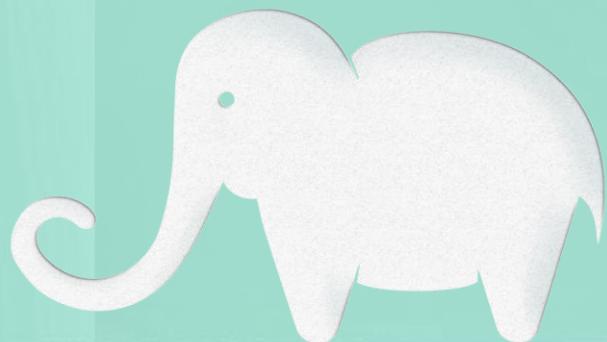
**Sheik (customer)** *“Having the 0 percent finance option I think definitely make me more inclined to go for it though.”*

These statistics show that the majority of respondents would have either not been able to make their purchase by not having the option of spreading the cost of their goods, or they said they would have still purchased them, but it becomes much more appealing and affordable to them. This can result in increased sales and happy customers.





## **Chapter 4: Get To Know Our Products**



# Get To Know Our Products

We know all businesses are different which is why we have a number of different products to suit your individual needs. The most popular option is the Full Finance plan, but if that's not to your tastes I'm sure you can find something you like with one of our other packages!

The most exciting thing for you and your business though could be that it is completely risk free! Yep, you've read that right it is completely risk free for you and your business, if a customer misses an instalment then there is absolutely no fall back on you.



# Get To Know Our Products

If a customer does miss an instalment or encounter any trouble making payments, then there is no need for you to worry or lift a finger. We have an in-house collections team who will contact them to resolve any issues in a polite and friendly manner.

Flexibility is key so you can tailor our agreements to be any length between 2 and 12 instalments. Looking to offer customers 3-4 instalments to pay off a low value purchase? No problems! The orders a bit more expensive and you think it would be better over 11-12 instalments? We've got you covered!



# Get To Know Our Products

One key benefit to our Full Finance plan over any of our other plans is that you will receive the payment in full at the start of the agreement rather than waiting for the payments to trickle through month by month as we collect from the customer.



The full payment will be made to you on the 10th working day of the month following completion of the service. Our partners find this method of payment to be great for cash flow and a big help with day to day costs!

# Get To Know Our Products

Credit scores are a funny and temperamental thing. Even the most reliable payers can face a knock from time to time that might make their score go down a bit. To counter this we have a few optional extras that can be turned on for your account if you want and hopefully we'll be able to accept even more of your customers!

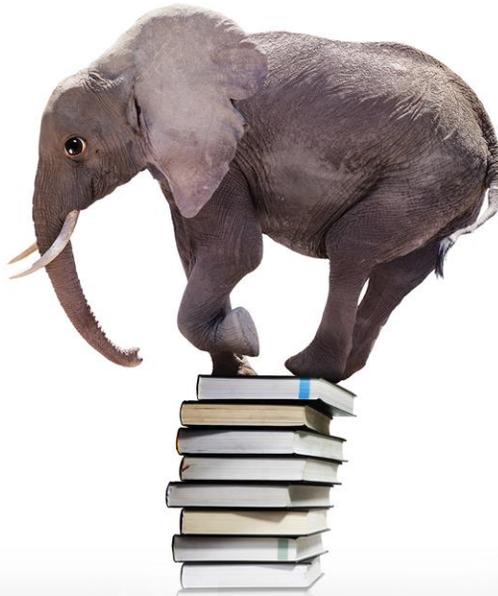
Our PayItMonthly Refer system sends any customers that do not reach the pass mark but come close to our team here to review and try to accept more accounts for you. Because we are accepting more customers with a lower credit score, there will be more customers who don't make payment, therefore, the charge for this is a little higher.



# Get To Know Our Products

We also have our Partner Refer system which would put you in control. If a customer does not automatically pass, then we will let you know and ask if you want to cancel the account or carry on anyway.

Both refer systems are almost certain to pass some extra accounts and increase your profits and sales so it's a really handy option!



# Get To Know Our Products

Not convinced on Full Finance after all that? Well, that's no problem we have a number of other plans that might work for you.

<b>Basic</b>	<b>Standard</b>	<b>Guarantee</b>
<p>This is ideal for low volume users. Looking to only put through one or two accounts per month? This might be for you.</p>	<p>This is our lowest fee. If you're expecting to put through quite a few accounts and want to reap maximum rewards, then this is the one for you.</p>	<p>This is great as you can receive payments while your service is ongoing. If you're looking to offer finance for a long term service or training then this might be the one suited to you.</p>

# Get To Know Our Products

How about that then is anything catching your eye? I bet you're feeling like a kid in a sweet shop right now! If the kid loved finance solutions... maybe not.



We hope that this has given you a good idea of what you might want but if you've got any further questions about any of the packages you can find more information [here](#) or call us on 0333 212 2141 and speak to one of the team.



# Pros And Cons Of Offering Finance

Whilst our business is working with retailers and service providers in order for them to be able to offer instalment plans; we know that as with anything in life that there are pros and cons.



In this chapter we will take a look at the good, the bad and the ugly of what offering instalment plans can hold.

Let's start with the good...

# Pros And Cons Of Offering Finance

## Good

We have already covered in some depth about how offering instalments can increase both sales and value of sales, but we would be remiss if we didn't hammer that point home!

**Offering instalment options increases sales!** This has to be one of the biggest positives there is.

It gives the customer choice and flexibility. Everybody likes to have options and the freedom to choose how they want to pay for something. By offering them this flexibility, you increase customer satisfaction and loyalty.



A business that has the facility to offer instalment plans appears as a stable business. It inspires customers' confidence in you.

# Pros And Cons Of Offering Finance

## Bad

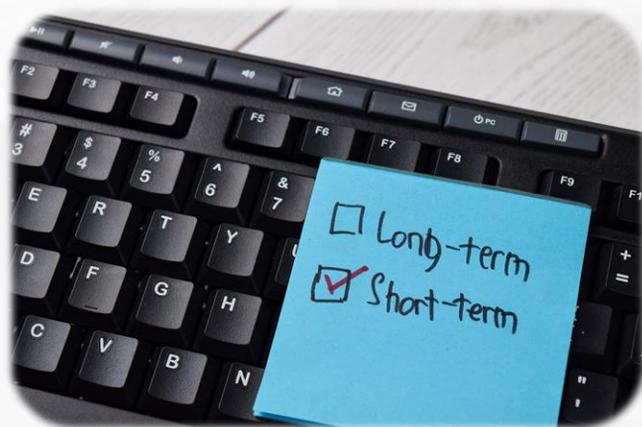
You have to pay for the service. True; but like any investment, the return outweighs the cost here, as (and we're not sure whether we've mentioned this) offering instalment plans increases sales!



# Pros And Cons Of Offering Finance

## Ugly

Being contracted with a payment provider when you are not sure how well it will work for you and your customers. What if you want to part with your payment provider but are afraid it will get ugly.



As with most business deals, contracts are usually involved. However, that doesn't necessarily mean for a long period of time. Take us, for example, who use a monthly rolling contract, with no set up or cancellation fees. If we are not right for a business, they simply need to give us 30 days notice and we part on amicable terms.

# Pros And Cons Of Offering Finance



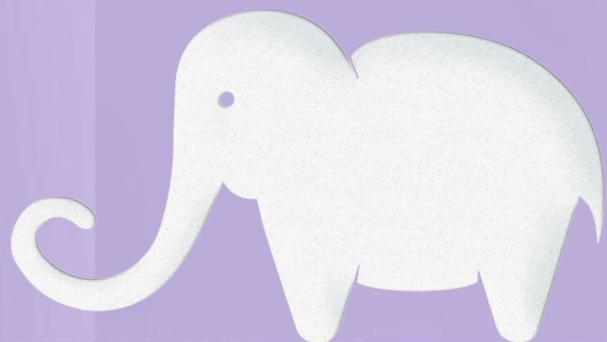
**You see what we did there?**

The eagle-eyed amongst you will have spotted that whilst, yes, there are potential negatives to offering instalments, there is always a positive counter to it.

If you find a payment provider where you are not tied into a long contract, who has no set up or cancellation fees, why not give offering instalments a try? (We're not saying us...but maybe us 😊)



## Chapter 6: Why We're Different



# Why We're Different

What is your why?



We don't want to be like some other companies and tell you whatever you want just because it's what you want to hear. So, we live by our "Why?"

We asked ourselves "Why do we want to do what it is we do?" Because to understand this means you can understand who we are, what we represent and whether we will be a good fit for you.

# Why We're Different

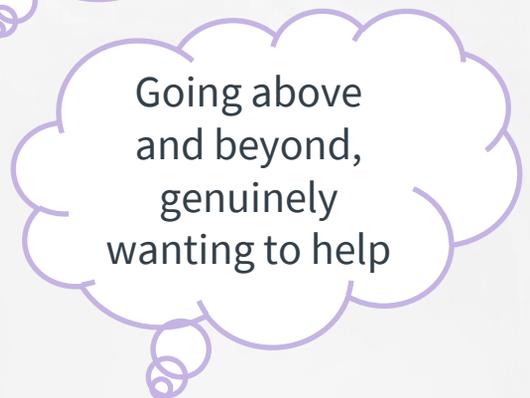
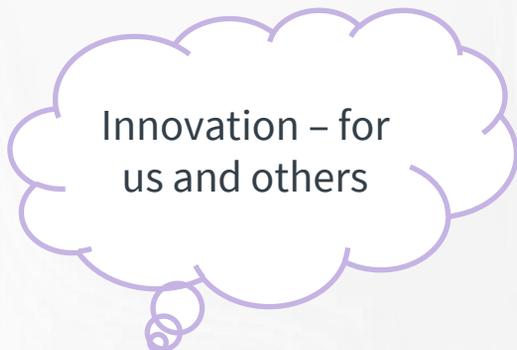
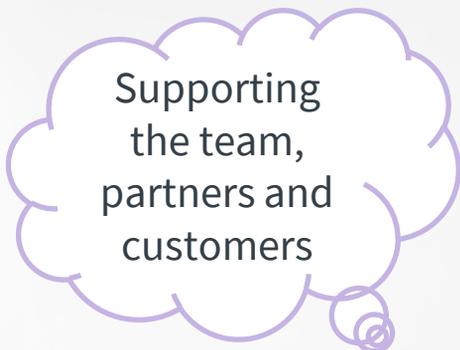
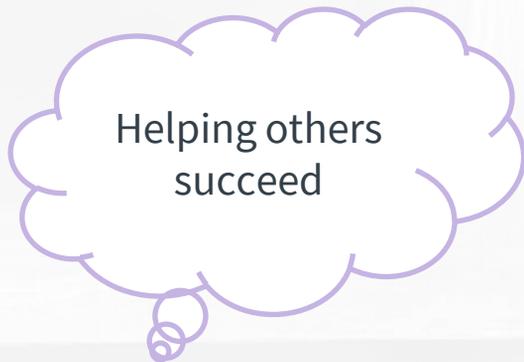
So, what is our “Why?” – Why do we want to do what we do? The answer is simple:

*“We are passionate about helping you succeed, and here to support you with challenges that may come along the way.”*



# Why We're Different

Our overarching “Why” is underpinned by our “Hows”. That is how we do things. A few of our “Hows” include:



# Why We're Different

This is also supported by our core values.



## Innovate, Dare To Think Differently, Be Quirky

Engineering new technologies to improve our users experience whilst setting ourselves aside from the pack.

### Support Is More Than Just A Site

Partner and Customer relations are at the forefront of our minds and we will always try to find them the best possible option.

## It's Not About You, It's Not About Me, It's About Our Family

We all work our best when we work positively, if one member is feeling down we all feel it and work together to help that person. If one of us wins we all win, all for one and one for all mentality. PayItMonthly is more than just a workplace.

### You-Nique

What makes us unique? YOU.

## Laugh With Each Other And At Ourselves

Balancing out hard work with plenty of fun and games along the way.

## Be As Transparent As A Window And As Loyal As A Labrador

No tricks, no hidden terms or fees. How could we expect partners and customers to be open and honest with us if we weren't willing to do the same?

## Be A Teacher And A Student, Everyone Has Room To Grow

Working together to nurture growth and become the best versions of ourselves we can, be it through training programmes, guidance or just in everyday life.

### Home From Home

We at PayItMonthly have worked to give the work environment a comfortable homely feel to make sure you never get a case of the Sunday night fear before work.

## No Idea Is A Bad Idea

If you have any ideas or feedback on things, we can do to improve whether it's a change to the snack selection or you want us to relocate to the Bahamas then don't be afraid to speak your mind and let us know! We will always nurture creativity and if a change, no matter how small, will help you day to day then we will always be excited to hear it!

# Why We're Different

So, what makes us different to our competitors?

## Flexibility

What makes us so unique against our competitors is our flexibility. Our customers can choose an instalment plan for anything up to 12 months.

For example, if they wanted to pay for an expensive product over just 2 months, or a less expensive product over 8 months, they can choose whatever suits them and their affordability best!

Our charges will vary based on the length of their agreement, so the shorter their plan, the less we charge you.



# Why We're Different



Once somebody signs up to a service that they are happy with and pay a monthly instalment, they are more likely to continue to use that service, meaning they will likely recommend the service to others.

Please see Chapter 2 for more information on this section.

# Why We're Different

## No FCA Authorisation Required

Firstly, as a partner of ours, you don't need to worry about getting an FCA license, this helps you to offer interest free instalments to your customers!

We want you and your customers to be happy, so by offering completely interest free instalment plans is a good way to stay ahead of your competitors as well.

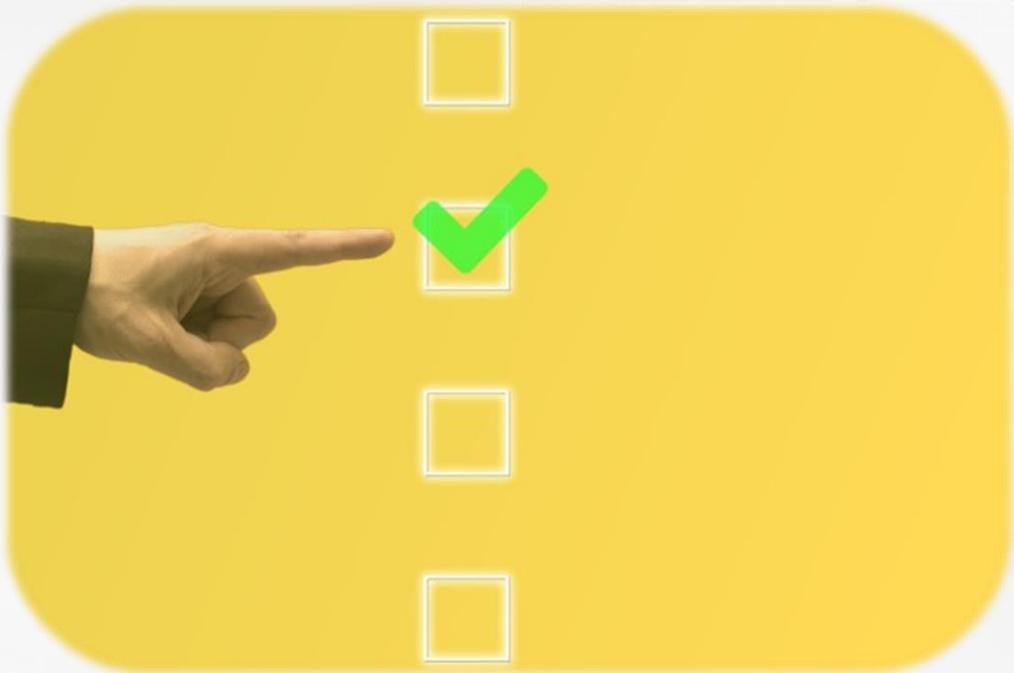


By letting the customers know there are no hidden charges, no interest and no fees will not only make your customers happy and loyal to your business, but you could see an increase in sales due to customers who choose to spread their cost.

# Why We're Different

Our business caters to a huge variety of sectors, from photography, beauty and aesthetics, tattoos, furniture, dentistry and training courses, to name a few.

You can choose from one of our different package options we have to offer, and we will help you find the one that works best for you.



# Why We're Different

## **Simple and Easy Service, Friendly, Helpful Team**

Our service is simple and easy to use! It's an online system, which allows you to complete the process effectively.

Your customers can sign the agreement with you in person, or you can send them one to complete remotely, and there is even the option to integrate PayItMonthly with your website.

Once the customers are signed up with us, our friendly team can help them with any queries they may have.



# Why We're Different

Whilst we are not regulated by the FCA, we still follow their principles; treating customers fairly is at the core of our business. We want what's best for you and your business, so we value your customers and treat them fairly.



Our team is always at hand to help our partners and customers with anything, whether it's over the phone, on an online chat, or via email.

# Why We're Different

## Our Requirements

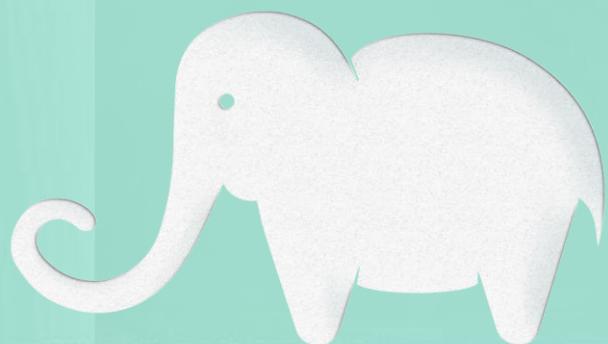
Whatever sort of business you run, we are always happy to offer our services, whether you have no trading history, or a low minimum turnover, if you are a big or small business, a limited company or a sole trader, for us, it's not a problem!

There are no set up fees, or long-term fixed contract with us, so why not sign up and give it a go? If you find it's not for you, that's okay – there are no extra charges and you can cancel whenever, but we guarantee you will love it just as much as everyone else does!





## Chapter 7: F.A.Q.



## F.A.Q.

**Q:** Do you have a minimum trading history or turnover requirements?

**A:** Nope! We are happy to work with new start up businesses and existing businesses, so we do not have any turnover or trading history requirements.



**Q:** What is your acceptance rate?

**A:** Unfortunately, we do not provide guidance on acceptance rates as we work with a number of different types of businesses from all around the country, we don't feel that a specific acceptance rate for your business would be representative.

## F.A.Q.

**Q:** How long does it take to sign up?

**A:** Once you have created an account, completed a Test Agreement and submitted Partner Verification we will have the account verified within 2 working days.



**Q:** When will I get paid?

**A:** Your payment date will vary based on which package you have signed up for. If you have signed up for Full Finance you will be paid on the 10<sup>th</sup> working day of the month or if you have signed up for Standard, Basic or Guarantee you will be paid on the 6<sup>th</sup> working day of the month.

## F.A.Q.

**Q:** What happens if my customers miss a payment?

**A:** If you are on our Full Finance or Guarantee plans your payments are protected so you will still receive any payment due. If you are on Standard or Basic then our in-house collections team will contact the customer to try and resolve any issues.



**Q:** How long have you been trading?

**A:** PayItMonthly was founded in August 2015 and has grown year by year since then.

## F.A.Q.

**Q:** Are there any industries that you do not offer finance for?

**A:** There is a very limited number of businesses that we may not be able to work with due to our Terms and Conditions for more information please call us on 0333 212 3914.



**Q:** How many months can I offer credit over?

**A:** You can offer credit over a maximum of 12 instalments.

## F.A.Q.

**Q:** Is there a minimum or maximum amount of finance I can offer my customers?

**A:** We do not have a minimum finance value. The maximum finance value is £3,000 for the Full Finance and Guarantee plans and £10,000 for the Standard and Basic plans.



**Q:** Can I integrate with my website?

**A:** Yes, we can offer simple HTML integration or a WooCommerce plugin which can be found [here](#).



# What People Are Saying About Us



If you have gotten this far, we figure you might want to read some of the lovely things people have said about us.

Both partners and their customers have left us many 5\* reviews, we thought we would show you a sample of them (you can read the hundreds and hundreds of others on Trustpilot if you are so inclined!).

# What People Are Saying About Us

## Partners:

*“So where do I begin on how AMAZING this company is. Not only have they transformed the way we do business, ALL the staff from Customer Service, to Support to the Directors are ALWAYS on hand to help with any questions or queries we have. We would especially like to thank Chris and Brian for their ongoing support and advice, not forgetting the whole team in the background who make working with PayItMonthly and absolute pleasure. We would HIGHLY recommend PayItMonthly to everyone who is looking for Retail Finance. Thanks Guys..!!”*

# What People Are Saying About Us

*“We have 5 photography studios in Yorkshire and offer all of our clients a payment plan through pay it monthly. We have dealt with PayItMonthly for over 5yrs and have always found them very helpful & professional. I would recommend PayItMonthly to any prospective business or consumer alike.”*

*“Very trustworthy and reliable to work with.”*

*“A very good friendly company to work with.”*

*“PayItMonthly is a great company to work with, the communication is fantastic and is more than helpful with any queries.”*

# What People Are Saying About Us

## Customers:

*“Very good & brilliant customer service, always happy to help on the phone and good to know that you can pay big chunks off at a time without any worries.”*

*“Easy to pay always came out on time such lovely staff xx”*

*“Easy to arrange and great to spread the cost over 12 months.”*

*“Brilliant. Can't fault PayItMonthly, without them I wouldn't have been able to afford my purchase. Payment taken on time and when I needed to know what was left to pay, they were very helpful. Communication was great, highly recommend.”*

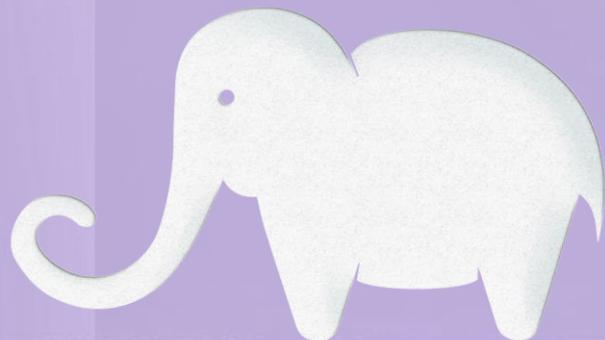
# What People Are Saying About Us

*“You did brilliantly thank you. As you really helped me steadily manage my finances monthly. Also, your customer service team was always warm, friendly and ready to help with any of my questions very efficiently. A big thank you to you all.”*

It really is amazing to get such wonderful feedback, and we hope it demonstrates what a fantastic job the team do with both businesses and customers alike.



## Chapter 9: Let's Get Started!



# Let's Get Started!

So now that you're up to date with all the ways offering instalment plans to your customers will help you increase your sales...here's how to sign up! (Go on you know you want to 😊)

Go to our website **payitmonthly.uk** and click on 'Pricing' or click [here](#).



# Let's Get Started!

You then need to choose which package is best for you, if you need help with this, just let us know. It's worth noting that Full Finance is the most popular option and most likely to be right for you.

Once you have chosen, click on 'Sign up'. After that, you need to fill out a few details to open your account. These include your name, contact number, email address, and your company name and address.



You will then receive an activation email. Once you have activated your account, you just need to log in using your email address and password.

You will find the button for the log in screen in the top right hand corner of the window or just click [here](#). You will also find the option for forgotten password on the Login screen just in case it slips your mind later on.

# Let's Get Started!

Your account will be in test mode as you will need to complete a test agreement for a 'test customer', this will help you gain understanding on the sign-up process for your customers.



In our experience, some partners got a bit flummoxed when completing a live agreement with an actual customer for the first time, having not tried out the system before-hand.

We now include this stage in the verification process to make sure all partners are super comfortable when using the system with their customers'. You can do this [here](#).

# Let's Get Started!

The final stage of the sign up process is Partner Verification. This is where you supply some information about your business. To complete this, go to the Administration tab, then select Partner Verification from the drop down or click [here](#).

It's as easy as that! We will then verify the information you have provided, this can take 1-2 working days. Once done, we switch your account to live mode. You can then start submitting live agreements and increasing your sales!





Join us on Twitter [@PayItMonthly](https://twitter.com/PayItMonthly)  
and Facebook [@PayItMonthly](https://www.facebook.com/PayItMonthly)

Or visit us at  
[www.payitmonthly.uk](http://www.payitmonthly.uk)

