

A Guide to Point-of-Sale Finance

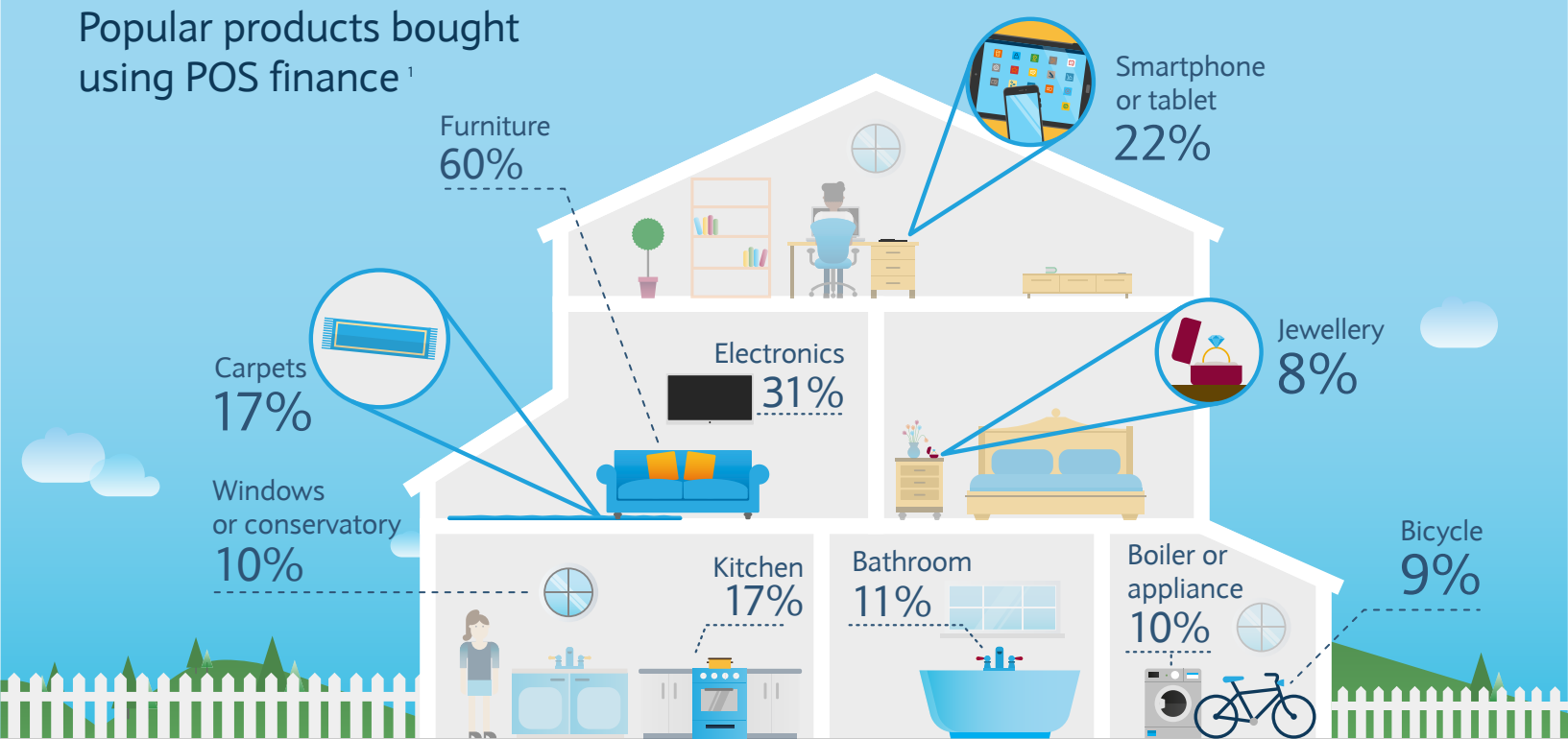
Purchases like a new bathroom or piece of furniture can be expensive, and for many of us we might not have the funds readily available. This alternative finance option could make these aspirational purchases more affordable, allowing you to spread the cost and stay in control of your monthly budget.



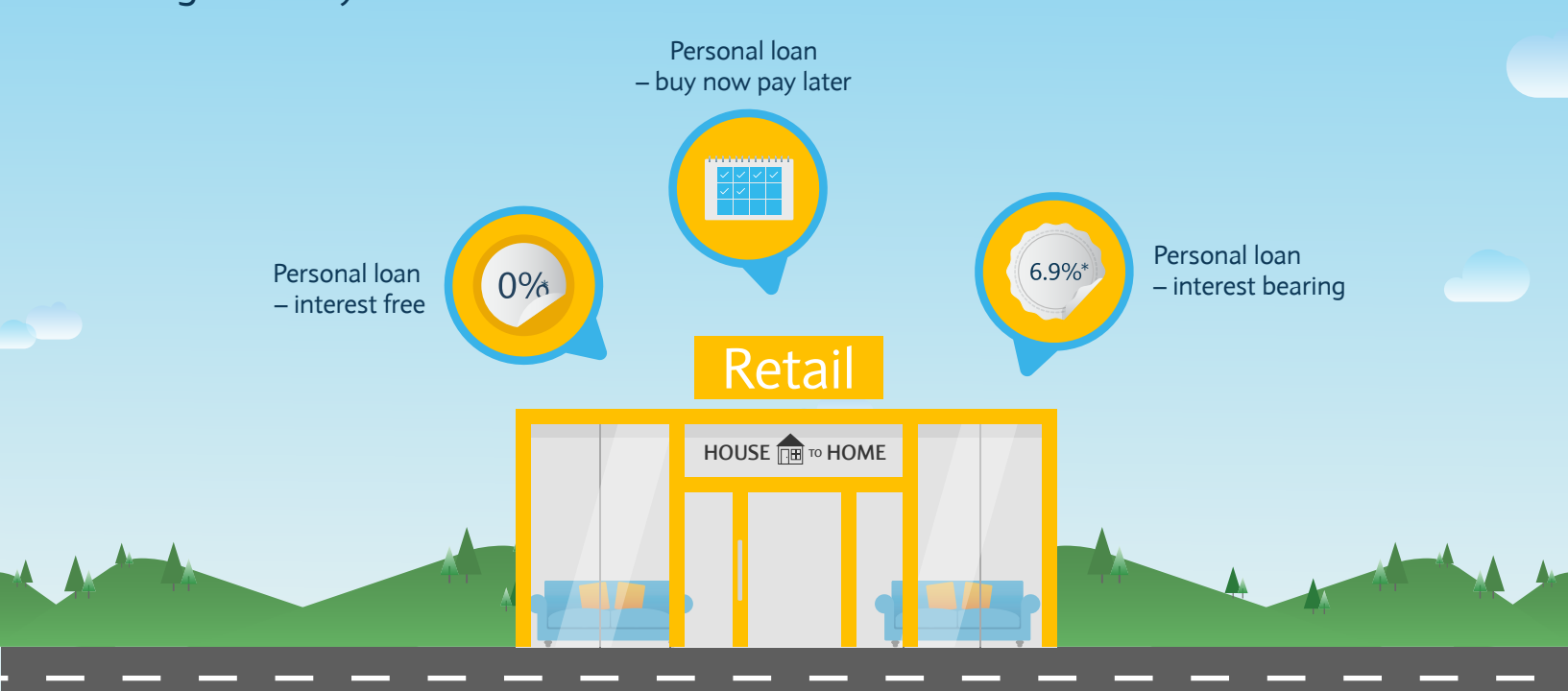
What are my purchasing options for bigger purchases?



Popular products bought using POS finance¹



POS finance options available to help you buy through Barclays Partner Finance



What are the benefits of POS finance?

- Readily available**
POS finance is available in a variety of businesses, offering you an alternative way of paying for your purchase.
- Makes it easier to budget**
The amount payable monthly stays the same making them easier to fit your monthly budget.
- You know where you stand**
The interest rate you pay on your finance agreement is usually fixed so your repayment amount will stay the same (but not always – check that it is a fixed rate not variable).
- Spread the cost**
Rather than making one large payment, POS finance allows you to spread the cost of bigger purchases. This could mean you can buy that item a little sooner.

What is the best option for me?

There are lots of different options available to you, so it's important to make sure you choose the option that suits your individual needs and is affordable. While choosing that aspirational purchase, you will also need to consider the monthly repayment amounts and interest rates offered.



Sources

1. <https://www.barclayspartnerfinance.com/home/business/consumer-attitudes-to-finance/>

*All interest rates and APRs are for illustrative purposes only.

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