

Buy 1st Pay Later Service Plan FAQs

Q. What is the Buy 1st Pay Later Service Plan?

A. The Buy 1st Pay Later Service Plan lets you pay off eligible purchases over a set period of time with a fixed APR and fixed monthly payments.

Q. How do I create and use the Buy 1st Pay Later Service Plan?

A. You can create a plan by navigating your account activity and selecting an eligible purchase.

Q. What purchases are eligible for enrollment in the Buy 1st Pay Later Service Plan?

A. Purchases that are over \$100 and display in the Installment Payments tab are eligible.

Q. Why might some purchases over \$100 be ineligible for the Buy 1st Pay Later Service Plan?

A. Purchases that already appear on your monthly statement, are disputed or claimed as fraudulent, and/or are already included in a promotional APR or special financing may not be eligible.

Q. How many Buy 1st Pay Later Service Plans can I create?

A. You may have up to 10 active plans on your account at a time. As Buy 1st Pay Later Service Plans are paid off, you will be able to view new eligible purchases.

Q. What Buy 1st, Pay Later Service Plan durations and terms are available?

A. Buy 1st Pay Later Service Plan durations and terms vary based on the purchase amount and other factors, including credit worthiness. You'll see up to 3 different duration options on eligible purchases.

Q. How do I make payments towards my Buy 1st Pay Later Service Plan?

A. There's no need to make any separate payments for your active Buy 1st Pay Later Service Plans. We'll automatically add the monthly Buy 1st Pay Later Service Plan payment(s) to your minimum payment due each billing cycle. Pay at least your minimum payment when it's due each billing cycle, and you'll pay off your Buy 1st, Pay Later Service Plan balance on time.

Q. Can I pay off my Buy 1st, Pay Later Service Plan early and is there a penalty for it?

A. There is no penalty for paying off your Buy 1st Pay Later Service Plan Balance early. If a payment is made in the amount of the New Balance indicated on your statement that would include the entire Buy 1st Pay Later Service Plan Balance. Any payment made in excess of the minimum payment due will be applied to the highest interest rate balance first.

Q. Can I avoid paying interest on other purchases while I have an active Buy 1st Pay Later Service Plan?

A. If you normally pay off your credit card balance in full and do not revolve a balance, you can accept a Buy 1st Pay Later Service Plan offer and avoid paying interest on the remaining balance on your credit card. Making a payment in the amount of the Interest Avoidance Balance, displayed on your monthly statement, will pay off your new purchases and include your monthly Buy 1st Pay Later Service Plan payment. This will allow you to avoid interest charges on your new (non-Installment) purchases and make your monthly payment towards your Buy 1st Pay Later Service Plan without paying the entire Buy 1st Pay Later Service Plan Balance off early.

Q. How long will it take my account to reflect the creation of a Buy 1st Pay Later Service Plan?

A. Your account balance will update within two business days.

Q. How do I make an extra payment towards my Buy 1st Pay Later Service Plan?

A. If you'd like to have an extra payment applied specifically to your Buy 1st Pay Later Service Plan, please call 800-562-6049 for assistance.

Q. Can I change or cancel my Buy 1st Pay Later Service Plan once it's been set up?

A. Buy 1st Pay Later Service Plans cannot be changed or modified once they are accepted.

Q. Will accepting a Buy 1st Pay Later Service Plan increase my available credit limit?

A. No. Setting up a Buy 1st Pay Later Service Plan will not increase your available credit.

Q. What happens to my Buy 1st Pay Later Service Plan if I miss a payment?

A. Your Buy 1st Pay Later Service Plan will remain active even if you miss a payment. We'll add your past-due Buy 1st Pay Later Service Plan monthly payment to your minimum payment due on the next month's statement. Keep in mind, missing a payment may prevent you from paying off your plan within the time period you chose and cause your credit card account to be considered delinquent. You may also be charged a late fee. Please review your credit card terms and conditions for information about late fees. If you are having trouble making your payments, or need assistance in accessing your credit card terms and conditions, please call 800-562-6049.

Q. What happens if I return a purchase that's in a Buy 1st Pay Later Service Plan?

A. If you return a purchase that's in a Buy 1st Pay Later Service Plan and receive a merchant credit for that purchase, you'll need to call us at 800-562-6049 to have the credit applied to your Buy 1st Pay Later Service Plan balance.

Q. What happens if I dispute a purchase that's in a Buy 1st, Pay Later Service Plan?

A. If you dispute a purchase which was converted to a Buy 1st Pay Later Service Plan, your monthly Installment Amount(s) due will be suspended until it is resolved. You will not be charged installment interest during this time.

Q. If the dispute is not decided in your favor, your Buy 1st Pay Later Service Plan may be canceled. You will be responsible for paying the disputed amount, which will be reflected as a purchase in your standard account balance and included in the calculated minimum payment due.

A. If you receive a merchant credit for a disputed purchase that is in a Buy 1st Pay Later Service Plan, you'll need to call us at 800-562-6049 to have the credit applied to your plan balance.

Q. Can authorized users on my account create a Buy 1st Pay Later Service Plan?

A. No, only the owner(s) of an account can create a Buy 1st Pay Later Service Plan.

Q. Will I still earn rewards on purchases that I convert into a Buy 1st Pay Later Service Plan?

A. If your original purchase earned rewards, you will retain those rewards even if that purchase is converted into a Buy 1st Pay Later Service Plan.

Q. Are there exclusions on the types of purchases I can put into a Buy 1st Pay Later Service Plan?

A. Some exclusions apply, including, but not limited to, balance transfers, cash advances, international purchases and purchases under \$100. If you have additional questions, please call 800-562-6049.

Q. What should I do if I'm enrolled in automatic payments and want to enroll in a Buy 1st Pay Later Service Plan?

A. You may want to make changes to your automatic payment settings to avoid paying your Buy 1st Pay Later Service Plan off early. If you are currently set to pay the Full Statement Balance, your entire Buy 1st Pay Later Service Plan balance will be included in that payment amount. If you are set to pay the Minimum Payment due, that will include your Buy 1st, Pay Later Service Plan monthly payment. If you have questions regarding automatic payments, how you are set up or to make changes on your due date, call us at 800-562-6049.

Q. Will my monthly statement display my Buy 1st Pay Later Service Plan?

A. Yes, the details of your Buy 1st Pay Later Service Plan will appear on your monthly statement. The detail will include the installment term, date and amount of the original transaction, monthly payment, fixed APR, balance subject to interest rate, interest charge, and remaining balance. It will also display the Interest Avoidance Balance calculation.