

Interest Free Credit Available

We know some of you would prefer to spread the cost of your order in monthly instalments, which is why we work with one of the UK's finest finance providers to help you easily purchase your <item name>.

The minimum order value for you to spread the cost with DivideBuy is <minimum order value>.

1



Add any products with the option for DivideBuy into your basket.

2



Select 'DivideBuy - interest free credit' at checkout to be presented with a payment plan.

3



Fill in a few personal details for an instant answer. If successful, your agreement begins & your order is placed.

4



We deliver your order in the same time frame as if you'd bought it in full.


Who are DivideBuy?

DivideBuy is an Interest Free credit provider whose unique algorithm takes away the need for an underwriter or a third-party lender. Because of this, DivideBuy have an acceptance rate of 96% (subject to age and status).


How does DivideBuy work?

You can choose instalment options from 3 to 12 months depending on the value of your order. Your application will take just 60 seconds to complete and DivideBuy will provide an immediate decision allowing you to complete your purchase.


Once approved, you electronically sign your agreement and we will process your order – it's that simple!




No Hidden Fees & 0% Interest APR



96% Approval Rate



Quick Application



No Paperwork Required

What are the requirements for DivideBuy credit?

- You must be aged between 18 and 75.
- Be a permanent UK resident.
- Have a valid debit or credit card.
- Have a UK mobile number.
- Have a valid email address.

When would I need to pay?

A minimum of your first instalment would be payable upon completion of your application. Dependant on credit factors, you may be required to pay a deposit or assign a guarantor along with a first instalment.

Any deposit is taken from the overall cost of your order and will reduce the monthly instalment figure.

Can I pay my agreement early?

Yes! Full or part payments can be made at any time through your DivideBuy account, over the phone or via their live chat facility. You can choose to pay a specific instalment amount, an amount to reduce the overall balance or pay the entire agreement. There are no additional charges for an early repayment.

How can I contact DivideBuy?

Telephone: 0800 085 0885
Email: customerservice@dividebuy.co.uk
Or via their live chat facility with can be found at dividebuy.co.uk

Will a credit check be performed?

Yes. As the agreement is one of credit, a credit check is performed to assess your eligibility and affordability. DivideBuy uses a third-party credit reference agency in combination with their own unique algorithm.

DivideBuy do have a soft-search function which can assess your eligibility without leaving a mark on your credit file. You can call into ourselves, or DivideBuy's customer service team on 0800 085 0885, to find out more.

Are there any charges or fees?

Not a penny. There are no setup charges, no cancellation fees and you pay 0% APR. DivideBuy do reserve the right to add late payment fees to your account in the event of any missed payments but this is all explained in your Credit Agreement before you compete the checkout process.

What if I need to change my delivery address from my billing address?

DivideBuy will need to approve any deliveries to addresses other than the application/ billing address. Without their approval, we will not be able to ship to a different address as fraud prevention measures apply.

To have goods delivered to another address, once you have placed your order and paid a first instalment, you need to contact DivideBuy directly who will then notify ourselves of any changes.

