

The Ultimate BNPL Checklist

By **mandy**
Powered by **openpay**

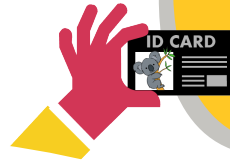


Before purchasing with **openpay**

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Set a firm spend limit upfront

- What is the dollar amount?
- Over what time period?



Download the Openpay app and create an account in 90 secs... You're one quick ID and credit check away from payment wizardry

Pick your plan

- You'll pay your first instalment today, the rest is spread over weekly or fortnightly instalments.
- *Hint: matching payday & repay day can be a great strategy!*

Create a budget to avoid late fees

- Make sure your essentials are covered first! Are there any expensive spends or bills coming up that might make meeting your repayments difficult?"

Check your current BNPL limit

- Can you balance these new repayments on top of your existing ones?

After purchasing with **openpay**

1
2

Schedule repayments in your budget

- Set reminders on the day you need to pay! (Openpay will send automatic SMS reminders before a payment becomes due)
- Treat BNPL repayments with the same priority you would any other important expense.

Make your repayments before future purchases

- Repay first, spend later to avoid late fees!
- Pay down your BNPL debt to a low amount (or even completely) before making new purchases.

3

Check the Openpay App!

- Your remaining payments will be taken automatically from your chosen card...
- Use the app to manage all your plans and repayments.



Download the Openpay app and spread the cost. It's that simple.

