



BNPL loans are short-term loans, often between 6 weeks and 2 years, that let you buy items now with no payment or a small payment. Usually, you complete the loan application during the shopping check out process.

BUY NOW PAY LATER (BNPL)

REQUIREMENTS FOR A BNPL

- Be 18 or older
- Have a phone number
- Have a debit card, credit card, or bank account
- Other personal information (name, email address, date of birth, etc.)

MORE BNPL INFORMATION

- Loan may or may not include interest and fees
- No minimum credit score is required
- May lead to overspending