



# Book Now. Pay Over Time

Spread the cost of your trip over low monthly payments.



## Experience Buyer’s Joy

Feel good about what you book and how you pay for it. With Flex Pay, you can make thoughtful purchases and pay for them in bite-sized pieces while keeping yourself on budget.



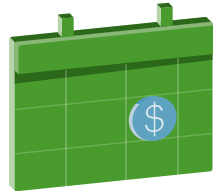
**Low Monthly Payments**  
Budget-friendly loan options



**Easy Application**  
Quick decision



**Surprise-Free**  
No late fees or prepayment penalties



**Easy Autopay**  
No payment dates to remember

## How Flex Pay works

1

### Select Flex Pay at Checkout

Add your trip to the cart just like you normally would. When you are ready to book, choose Flex Pay as your form of payment.

2

### Quick & Easy

Provide a few pieces of information and receive a quick decision.

3

### Enjoy Now

If approved, enjoy your trip now and pay for it over time with low monthly installments.

## Frequently Asked Questions

### What is Flex Pay?



Flex Pay gives you the freedom to purchase what you want now and pay over time with simple fixed installments. Some plans include interest while some are interest-free.

When you’re ready to check out, just select **Flex Pay** as your payment method, complete a short application, and receive a quick decision. Choose the terms of your payment plan, finish checking out, and enjoy your purchase. Then, pay over time with simple, no-surprise monthly payments.

### How do I apply?



Shop for your items and add them to your cart just like you normally would. When you are ready to checkout, simply select Flex Pay as your payment method. To apply, you’ll need to provide some basic information like your mobile number, date of birth, and if you are a US resident, your Social Security Number. If you’re approved, finish checking out and you’re done.

### How are my loan term offers determined?



We look at a number of factors, including your credit information, purchase details, and more.

### How do I make installment payments?



You can make a payment any time by visiting [upgrade.com/pay](https://upgrade.com/pay) and clicking on the Loans tab. From there, click the Make a Payment button.

We recommend that you enable Autopay at time of purchase so that your payments are automatically deducted each month.

If you don’t have Autopay enabled, visit [upgrade.com/pay](https://upgrade.com/pay), click on the Accounts page, and set the Autopay toggle to ON.

You can also change the form of payment on file with Flex Pay any time by visiting [upgrade.com/pay](https://upgrade.com/pay)

### I purchased a trip using Flex Pay, can I travel before it's paid off?



Yes! You do need to allow a few days between booking and your departure date for things to process. Other than that, you are free to travel whenever - even before you're all paid off.

### What is your Privacy Policy and Terms of Use?



You can read our Privacy Policy at [upgrade.com/flex-pay/privacy](https://upgrade.com/flex-pay/privacy) and Terms of Use at [upgrade.com/flex-pay/terms](https://upgrade.com/flex-pay/terms).