

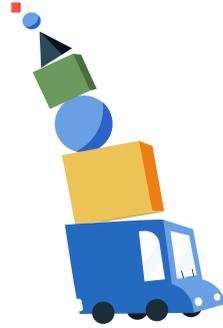
## Spread your costs over 90 days

★ Trustpilot 



### Take control of your cash flow

Spread large payments into smaller more manageable chunks. Choose your own flexible payment terms without the compromise.



### Buy big and seize opportunities

Benefit from economies of scale without the stress of having to find large sums of money quickly, so you never miss an opportunity again.



### Less admin and happier suppliers

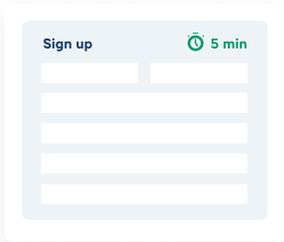
iwocaPay pays your suppliers up front and schedules your payments for you based on your new terms - you can always pay earlier if you like.

## How iwocaPay works

<https://iwoca.co.uk/pay/suppliername/£3000/18sK2U4M7V>

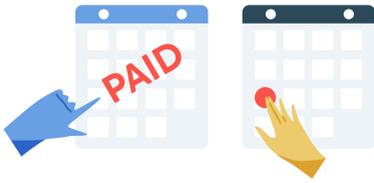
### Click the pay link you get sent

Your supplier will send you an iwocaPay link alongside your invoice. Just follow that link to choose how you pay and apply.



### Tell us about your business

It only takes five minutes. We just need the basics about your business so we can show you the best options for you.



### Spread your costs

Once you confirm, we'll pay your invoice straight away and you'll pay us back later based on the option you picked.

## How much does it cost?

30 days free. Then 3.33% per month\* upto 90 days.



The first 30 days are always free - after that you pay interest for the extra time. Our representative rate is 3.33% a month (but it varies from business to business).

For example; a £5,000 invoice at a 3.33% monthly representative rate would be split into 3 monthly payments of £1,723.33 - bringing the total to just £5,170.

If you want you can pay early anytime and save on interest: there's no fee for that.

## Who's it for?

Any small business who wants more control over their cash flow while keeping a great relationship and reputation with their suppliers.

We're here to help as many small businesses as possible, so we're happy to work with start-ups and established companies alike.

That said:

- You have to be a limited company in the UK
- You can only use iwocaPay for invoices under £15,000

It's really important that we act responsibly, so when you sign up, we'll ask for a few details about you and your business. That's just so we can get to know you (and see if iwocaPay is right for you) without too much complicated paperwork.

### UK Businesses



Invoices up to 15k



## Still have questions?

You can always give us a ring at **0203 778 0549**; we're around five days a week, and happy to help. Or take a look at our [FAQs](#) - we're always updating them.

## Built for small businesses

We're powered by iwoca, a lender built specifically for small businesses with 56,000 customers (and counting).

With iwocaPay, we wanted to make it easier for buyers to buy and suppliers to get paid - in other words, we want to help small businesses stay in business.



### Make payments easier

Stop worrying about payments and get back to what you really care about: **running your business.**