

FREQUENTLY ASKED QUESTIONS ABOUT INVOICES

Deferred-payment purchases

The due date of the first invoice for your purchase is deferred without interest. The length of the due date deferral is agreed on with the vendor at the time of purchase. The deferred-payment purchase is a purchase made under a promotion campaign at the vendor. If you want a longer payment period for your deferred-payment purchase, you can pay off the credit balance according to the agreed instalment percentage, in which case you will pay interest and fees in accordance with the agreement terms and conditions.



1.

If you have made a deferred-payment purchase and you have no other purchases on your credit:

- The balance statement will be sent to your home address and you can use it to repay the credit early or repay all of it in one go. The actual invoice will be sent to you once the interest-free deferral period ends.
- If you see "XX" in the amount field in the payment transfer section of the invoice, you don't need to pay anything this month. The invoice will only show the section containing an itemisation of uninvoiced purchases and the total credit balance, where you will see the amount of the deferred-payment purchase.
- The total sum of the invoice will be zero.

2.

If you have made other purchases, made credit transfers or cash withdrawals using credit in addition to making deferred-payment purchases:

- The minimum payment amount shown will include the agreed monthly instalment percentage for the other purchases. The sum of the invoice will not include the deferred-payment purchase if it has not been invoiced yet. If the interest-free deferral period for the deferred-payment purchase has ended, the payment for this purchase will be included in the minimum amount to be paid.
- The total sum of the invoice will include all transactions that took place during the invoicing month. The total sum will also include any interest and fees. The sum of the invoice will not include the deferred-payment purchase if it has not been invoiced yet. If the interest-free deferral period for the deferred-payment purchase has ended, the payment for this purchase will be included in the minimum amount to be paid.