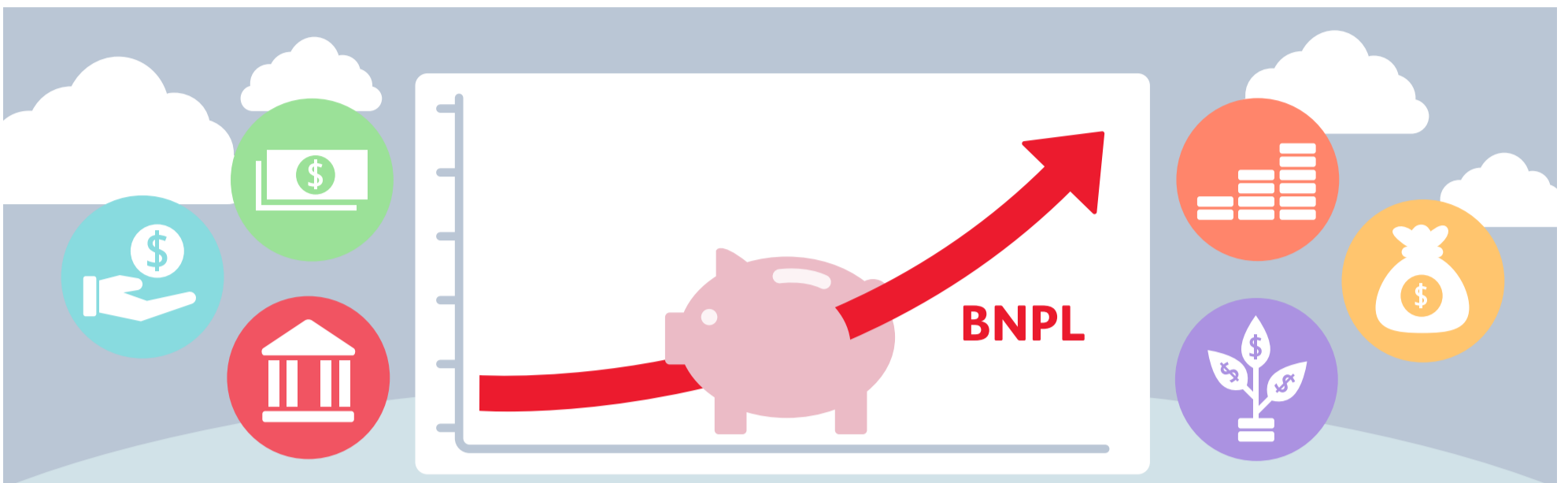


Things you should know about Buy Now, Pay Later



Buy Now, Pay Later (BNPL) is a savvy upgrade for managing expenses. In Singapore, BNPL payments are set to rise by 20.6% annually, reaching US\$1,270.4 million in 2023¹. Can BNPL help you plan for smarter spending on your path to wealth-building?

How can you grow your wealth with BNPL?



Financial flexibility

BNPL acts as a safety net, helping you to spread expenses and avoid having to take up debt for larger purchases.

Enhance cash flow

Choose BNPL or instalments for a savvy cash flow boost — no fees, no hassle.

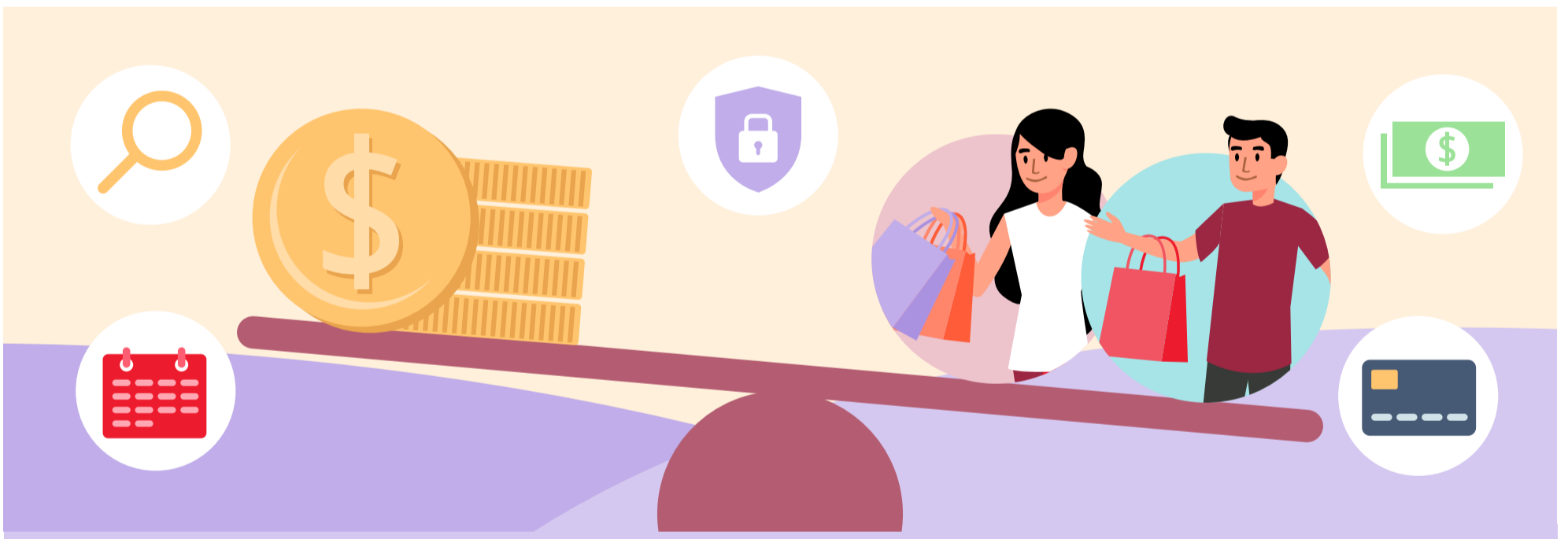
Zero admin fees

No admin fees, means you can direct your cash flow and the savings from fees towards meaningful investments, like a long-term savings plan for financial security.

Plan for the future

Invest in an insurance savings plan for a fulfilling life, with flexible contributions catering to both future goals and current needs.

What to consider when deciding to use BNPL?



Track your instalment repayments

BNPL works like traditional credit cards, stay vigilant with spending and earmark or put aside funds meant for instalment repayments—stick to the basics.

Prepare for the unforeseen

Build a safety net for unexpected events, like income loss, so you will not have issues repaying the BNPL instalments.

Reality check on perks

Use BNPL wisely, avoiding impulsive buys influenced by others, as split instalments may not mean actual savings².

Code of conduct assurance

Learn BNPL code of conducts: late payments may cause your account to be suspended, and do your own credit checks to prevent over-indebtedness.

Not one size fits all

BNPL suits income-savvy, disciplined users, emphasising the need for careful suitability evaluation.

¹Singapore Buy Now Pay Later Market Report 2023

²Four dysfunctional ways we think about money, and how to escape them - The Woke Salaryman