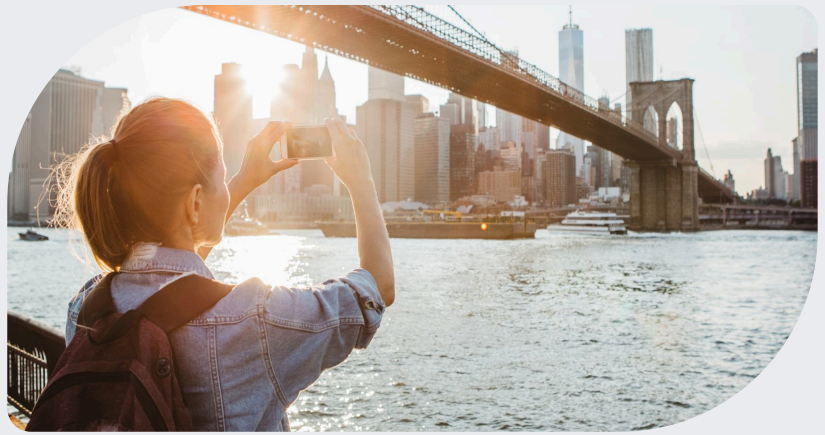




# Book Now. Pay Over Time

Spread the cost of your trip over low monthly payments.



## Experience Buyer's Joy

Feel good about what you buy 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 Plan with your Agent**  
Plan your trip with your travel advisor like normal, then when you're ready to book, they'll send you an application.
- 2 Quick & Easy**  
Provide a few pieces of information and receive a quick decision.
- 3 Enjoy Now**  
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.

### 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.

### How are my loan term offers determined?

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

**Ready to get started?**

**Contact your Travel Advisor to apply for Flex Pay today!**

**US:** Down payment may be required. Actual terms are based on your credit score and other factors and may vary. APRs range from 0% to 36%. Minimum \$150 purchase required. Not everyone is eligible. Loans made through Flex Pay by Upgrade are offered by these lending partners: [upgrade.com/flex-pay/lenders/](https://www.upgrade.com/flex-pay/lenders/).

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**CA:** Down payment may be required. Actual terms are based on your credit score and other factors and may vary. APRs range from 14.99%-34.99%. On occasion, promotional financing may be available starting at 0% APR. Minimum \$XXX purchase required. Not everyone is eligible. Applicants are subject to approval by Uplift Canada Services ULC, a subsidiary of Upgrade, Inc. [upgrade.com/en-ca/flex-pay/privacy/](https://www.upgrade.com/en-ca/flex-pay/privacy/). [upgrade.com/en-ca/flex-pay/terms/](https://www.upgrade.com/en-ca/flex-pay/terms/). Flex Pay's Canada Address: 410 Adelaide Street West, Suite 220, Toronto, Ontario M5V1S8