

creation

currys

Currys payment guide



This guide has been created to show you how you can make payments to Creation for your Currys Your Plan account.

How to view your Currys Your Plan account



The Creation Finance App

- 1 Download the Creation Finance App, [here](#).
- 2 We'll ask for your email address, this needs to be the address you gave to us during your application for your Currys Your Plan account.
- 3 We'll send you an SMS with a code in, we need this to confirm your details.
- 4 You're ready to use the App!

If you're already registered for our Online Account Manager you can log in into the Creation Finance App using the same details.



Your Online Account Manager

- 1 To register for your Online Account Manager, click [here](#).
- 2 We'll ask for your email address, this needs to be the address you gave to us during your application for your Currys Your Plan account.
- 3 We'll send you an SMS with a code in, we need this to confirm your details.
- 4 You're ready to use your Online Account Manager!

Making payments during your Buy Now Pay Later special offer period

Would you like to pay in full?

If you have a Buy Now Pay later plan and want to pay and close this plan before your special offer period ends, choose to pay the full amount. If you pay off your Buy Now Pay Later plan in full before the end of your special offer period, you won't be charged any interest.

Would you like to make a part payment?

Even if you can't pay your Buy Now Pay Later plan off in full before the end of the special offer period, you can save money by making one or more part payments, any payments you make towards your balance before the special offer period ends won't be charged interest.

Any balance left on your account after your special offer period ends will be charged interest, from the date of your purchase, at the rate specified in your credit agreement.

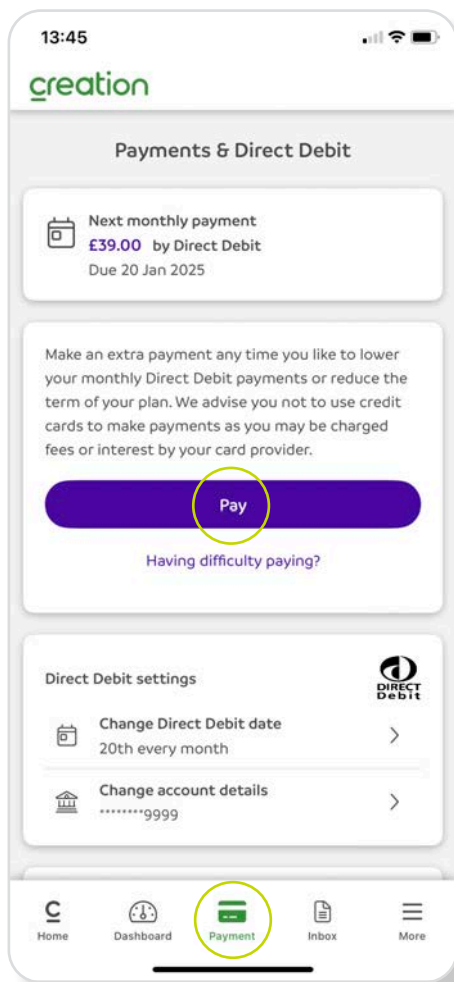




How to make a payment in the Creation Finance App

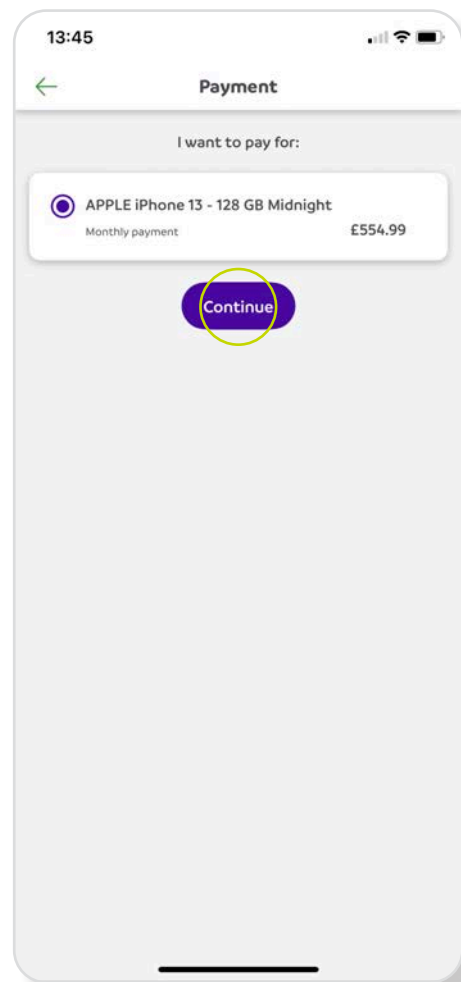
Step 1

Log in to the Creation Finance App and click on your Currys account. Then click on 'Payment' in the menu bar at the bottom and click 'Pay'



Step 2

You'll see all your existing Currys Your Plan purchases listed here. Select which plan you want to make a payment towards and click 'Continue'





How to make a payment in the Creation Finance App

Step 3 - Custom amount

Enter the amount you'd like to pay, minimum of £5. We'll show you how your payment will change the rest of your repayments. Your monthly repayments need to be £5 or more.

Then click 'Continue'.

13:45

Payment

How much do you want to pay?

APPLE iPhone 13 - 128 GB Midnight

Monthly payment	£39.00
Remaining payments	24
Outstanding Balance	£554.99

Custom amount ?

£ 39.00

Monthly amount Number of months

Monthly payment	£36.26
Remaining payments	24
Outstanding Balance	£515.99

Full amount ? £554.99

Continue

Step 3 - Full amount

This will show you what amount you'd need to pay to close your account.

Then click 'Continue'.

12:14

Payment

How much do you want to pay?

APPLE iPhone 13 - 128 GB Midnight

Monthly payment	£39.00
Remaining payments	24
Outstanding Balance	£554.99

Custom amount ?

Full amount ? £554.99

Monthly payment	£0.00
Remaining payments	0
Outstanding Balance	£0.00

Continue



How to make a payment in the Creation Finance App

Step 4

You'll be asked to enter and submit your card payment details. Your card provider may ask you to verify your payment to us.

We'll tell you if your payment was successful or not by email.

13:44

YOUR PLAN
— FLEXIBLE CREDIT YOU CONTROL

creation

Card Payment

Your payment £39.00

Payment Details

Card Number VISA MasterCard Apple Card

Card Number

Expiry

MM/YY

Security Code

Security Code ?

Cardholder Name

Cardholder Name

CONFIRM & PAY NOW

256-bit SSL encrypted

Securely processed by Global Payments



How to make a payment in your Online Account Manager

Step 1

Log in to your Creation Online Account Manager and click on your Currys account. Then click on 'Payment' in the menu bar at the top and click 'Pay'

The screenshot shows the 'Payments & Direct Debit' section of the Currys Online Account Manager. The navigation bar at the top includes 'Home', 'Dashboard', 'Payment', 'Inbox', and 'More'. The 'Payment' menu item is circled in yellow. Below the navigation bar, the page title is 'Payments & Direct Debit'. The main content area includes:

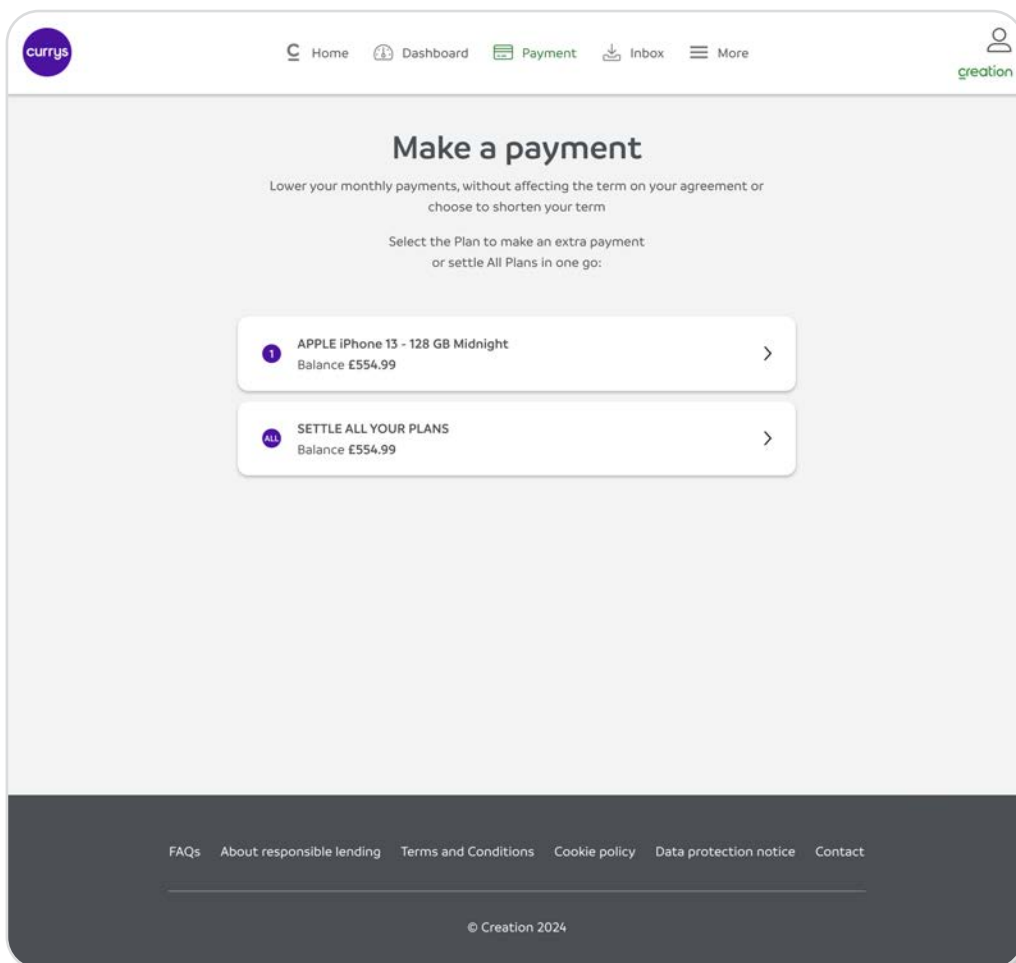
- Next monthly payment:** £39.00 · on 20 Jan 2025 via Direct Debit
- Make a payment:** Make an extra payment anytime you like to lower your monthly Direct Debit payments or reduce the term of your Plan. We advise that you don't use a credit card to make payments as you may be charged fees or interest by your credit card provider. A large purple 'Pay' button is circled in yellow. Below it is a link: [Having difficulty paying?](#)
- Direct Debit settings:** Includes 'Change Direct Debit date' (20th every month) and 'Change account details' (*****9999).
- Change credit limit:** Includes 'Increase limit' and 'Decrease limit' options.



How to make a payment in your Online Account Manager

Step 2

You'll see your Currys Your Plan purchases listed here. Select which plan you want to make a payment towards and click 'continue'





How to make a payment in your Online Account Manager

Step 3

Custom amount - Enter the amount you'd like to pay, minimum of £5. We'll show you how your payment will change the rest of your repayments. Then click 'Pay Now'. Your monthly repayments need to be £5 or more.

Full amount - this will show you what amount you'd need to pay to close your account. Then click 'Pay Now'.

currys Home Dashboard Payment Inbox More creation

Make a payment

1 Credit plan - APPLE iPhone 13 - 128 GB Midnight

Balance ⓘ	£554.99
Monthly payment amount	£39.00
Remaining payments	24

How much do you want to pay?

Custom amount Full amount ⓘ

£ 39

What do you want to reduce?

Monthly Amount | Number of Months

Future monthly payments:

Balance ⓘ	£515.99
Monthly payment amount	£36.26
Remaining payments	24

Pay Now



How to make a payment in your Online Account Manager

Step 4

You'll be asked to enter and submit your card payment details. Your card provider may ask you to verify your payment to us.

We'll tell you if your payment was successful or not by email.

The screenshot shows the 'Card Payment' interface. At the top left is the 'currys' logo and at the top right is the 'creation' logo. The main heading is 'Card Payment'. Below this, it says 'Your payment £39.00'. A dark grey box labeled 'Payment Details' contains the following fields: 'Card Number' (with a 'Card Number' label and a small icon of a card), 'Expiry' (with a 'MM/YY' label), 'Security Code' (with a 'Security Code' label and a question mark icon), and 'Cardholder Name' (with a 'Cardholder Name' label). Below these fields is a large blue button that says 'CONFIRM & PAY NOW'. At the bottom of the form, there are two small icons: one for '256-bit SSL encrypted' and another for 'Securely processed by Global Payments'.

Creation Consumer Finance Limited is authorised and regulated by the Financial Conduct Authority.
The status can be checked on the Financial Conduct Authority's website (www.fca.org.uk) or by calling 0800 111 6768.