



Buy Now Pay Later Star Ratings and Award

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Buy Now Pay Later

Product	Base Late Fee	Max Late Fee	Credit Checks		Support		Are late fees capped?	Ability to change payment date at no charge?	Is this a standalone product?	Is a salary credit required to use this product?
			All customers?	Case-by-case basis?	Is there a call-centre	Is live online chat available?				
Afterpay	\$ 10.00	\$ 17.00	✗	✗	✓	✗	✓	✓	✓	✗
StepPay	\$ 10.00	\$ 10.00	✓	✗	✓	✗	✓	✗	✗	✓
Bundll	\$ 10.00	\$ 10.00	✗	✗	✗	✓	✗	✗	✓	✗
Humm	\$ 6.00	\$ 6.00	✗	✓	✓	✓	✓	✓	✓	✗
Klarna	\$ 7.00	\$ 7.00	✓	✗	✓	✓	✓	✗	✓	✗
Latitude Pay	\$ 10.00	\$ 10.00	✓	✗	✓	✗	✓	✓	✓	✗
Laybuy	\$ 10.00	\$ 20.00	✓	✗	✗	✗	✓	✗	✓	✗
Openpay	\$ 9.50	\$ 9.50	✗	✓	✓	✗	✓	✗	✓	✗
PayPal Pay in 4	Nil	Nil	✗	✓	✓	✗	N/A	✗	✗	✗
Zip	\$ 6.00	\$ 6.00	✗	✓	✓	✓	✗	✗	✓	✗