

## **Transcript of 'Consumer views on the positives of buy now pay later'**

- I think it was last Christmas actually, when I was doing my Christmas shopping and I was just going to a site that I was intending to just buy something in full... and then I went to the checkout and it came up with the option to use one of these, I think Clearpay, and the thing that got me was that it was interest-free. So I thought 'well I'm going to be paying the same amount for my product overall so might as well split the payments.' It just seemed at the time, an easier way to split my Christmas shopping payments.
- So I think sometimes not always having that disposable income, but you still want to buy your little luxury goods or your items to treat yourself.
- I remember a friend saying to me that she used it to buy loads of different things, so that she could try them on and then send them back without paying for them.
- Ideal for the emergency purchase, where you don't have that money right now, but you will have that money soon. And again, forgotten birthdays... I'm a bloke, a Geordie bloke, I forget birthdays and anniversaries. Being able to purchase it no matter what time of the month it falls, normally we can only buy stuff within the first week of the month... If it falls outside that time, then we're not able to purchase it.