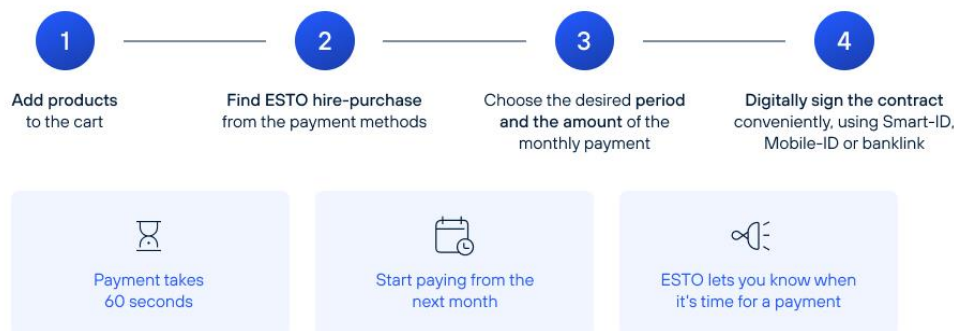


# Buy now and pay later with **esto** hire-purchase



## Don't want to pay the whole amount at once? Pay in installments!

ESTO hire-purchase is the fastest and most convenient payment solution that helps you set up a payment schedule based on the period of your choice. The payment solution makes the decision in real time, and you can complete your purchase in less than 60 seconds.

Add the products you need to your shopping cart, confirm your order and choose ESTO hire-purchase as a payment method. When confirming your purchase, select your preferred repayment period, monthly installment amount and sign digitally and conveniently using your Smart ID, eParaksts or bank-link.

- All citizens of the Republic of Lithuania aged between 18 and 70 can apply for an ESTO hire-purchase
- ESTO hire-purchase can be signed quickly and conveniently for legal entities.
- ESTO hire-purchase is offered and managed by ESTO AS.

**Attention!** Before signing the contract, carefully read the terms of the proposed contract and, if necessary, consult with an employee of ESTO AS or another specialist. The decision to use this payment method is a financial decision with risks and liabilities, so we recommend that you carefully consider your need for any loan products. Example: loan amount of 198 euro, repayment term of 6 months and fixed interest rate of 0,00 %, one-off contract fee of 10,00 euro, monthly administration fee of 2,30 euro, annual interest rate of 50,44 %, monthly payment of 35,30 euro, and total amount to be repaid by the consumer of 221,80 euro. Read the terms and conditions before concluding the contract and consult a specialist if necessary. The ESTO instalment service is offered and regulated by ESTO LV AS.

### WHAT IS ESTO?

ESTO is a financial services company that was founded in 2016. The brand was born out of the need for a new generation of payment solutions, suitable for both - the end consumer and the merchant. Today, ESTO offers a wide range of payment solutions in the Baltics and has a partner network of more than 2,000 partners and stores and over 200,000 customers.

See the terms and conditions here: [esto.eu/ee](https://esto.eu/ee)

If you need help, contact an ESTO LV AS employee at [info@esto.lv](mailto:info@esto.lv) or via [www.esto.lv](https://www.esto.lv) LIVE-chat window.