

# Simple monthly payments on your credit card

**Sylvan Learning has partnered with Splitit to offer you a simple way to split the cost without the need to take out a new loan.**

Using your existing credit card, you can choose to pay in **3, 6, 9, or 12 installments**, helping you manage your cash flow. There's no additional interest, fees, applications or credit checks\*.

## HOW IT WORKS

**Paying with Splitit is easy, secure, and convenient because it makes use of the credit you already have.**

**1**  
step

Ask your Sylvan Learning contact for a Splitit link or QR code. You can receive the link via an email or SMS.

**2**  
step

Open the payment link on your browser or smartphone and complete your credit card details. You must have the full purchase amount available on your card.

**3**  
step

Choose your preferred plan from 3, 6, 9, or 12 monthly payments and complete the transaction. A temporary authorisation will be placed on your card for the full purchase amount.

**4**  
step

The first payment will be taken now. Each subsequent payment will be taken on the same day each month. No additional steps are required.



\*Splitit does not charge interest or fees. Your standard credit card T&Cs still apply.

## Frequently Asked Questions

### Is this a loan?

No, this is not a financing or lending product. We use the available credit on your existing credit card, that's why there are no new applications or credit checks.

### What cards can I use?

We accept VISA, Mastercard and Discover. (Debit cards are not accepted).

### Can I pay off my plan early?

Yes. This option is always available on the Splitit portal, or you can contact customer care for assistance.

### Do I have to pay interest charges on my purchase?

When you make a purchase with Splitit, you will only be charged for one installment each month. The balance is reserved on your credit limit. Splitit will not charge interest or fees but your regular credit card terms will apply.

### Will this affect my credit score?

There is no impact on your credit score. Each installment will show up as a normal charge in your account, with the rest of the total marked as "pending." Even if a payment is declined, there's no impact on your credit rating.



Scan here to find out more.





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**Purchase price \$6,000 / Available credit required \$6,000**

Example Plan split over 6 months -

Payment	Charge Date	Charge Amount	Required Available credit
1	08/03/2024	\$1,000.00	\$6,000.00
2	09/03/2024	\$1,000.00	\$1,000.00
3	10/03/2024	\$1,000.00	\$1,000.00
4	11/03/2024	\$1,000.00	\$1,000.00
5	12/03/2024	\$1,000.00	\$1,000.00
6	01/03/2025	\$1,000.00	\$1,000.00