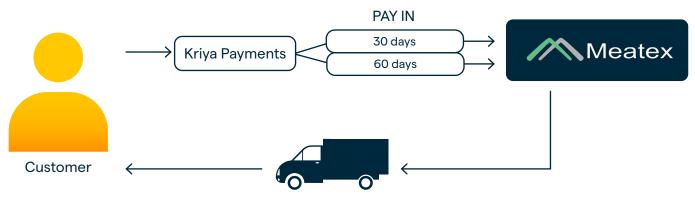




# **Guide for customers**

# Kriya Payments

Buy now, pay on your terms for Meatex customers. Get more flexibility and more time to pay.



Services arrive as normal

## **Using Kriya Payments**

You can pay later with more flexibility. Choose Kriya Payments to:

- Pay in 30 days
- Pay in 60 days

It's quick, simple and free to use! Kriya Payments is a new way to boost your cash flow so you can pay for the goods your business needs to grow.

### How it works

- 1 Choose the goods you need on the <u>Meatex website</u> as normal
- 2 When you get to checkout choose to 'pay with Kriya' in 30 days or 60 days
- 3 Leave the rest to us! Once we've confirmed the amount and your preferred payment option we pay Meatex upfront and you pay us back directly

## What will it cost?

Nothing! It's completly free to use.

Email <u>payments@kriya.co</u> with any questions and we'll be happy to help!

## **FAQs**

#### Who is Kriya?

Kriya is a leading UK FinTech business lender that has been operating for 11 years. They deliver flexible finance solutions to solve the cash flow issues that get in the way of progress and have processed over £23 billion in payments for UK businesses.

## Why are you offering me this?

Meatex is partnering with Kriya Payments to give you more flexible payment options and credit to spend.

## How does Kriya Payments work?

When you use Kriya
Payments at checkout you
can pay for your Meatex
products at the end of
the following month, at no
extra charge. We'll confirm
your payment choice with
you via email, along with
your agreed payment plan
and our account details.
We'll remind you when it's
time to pay and you can
organise via bank transfer.

## Will this affect my credit score?

Before you can start paying later with Kriya Payments, we'll perform a soft credit search on your business

to check if you're eligible. These kinds of searches have no impact at all on your credit score. If you pass this, Kriya Payments will be activated on your account. The first time you choose to pay with Kriya Payments, a hard search will be made (this will only happen on the first time you use Kriya Payments). The search will appear on your credit report. Multiple hard searches in a short period of time may affect your credit score.

#### What does this cost?

Kriya Payments is completely free for you to use. The only thing we ask is for your feedback.

#### Can I increase my limit?

If you enjoy paying with Kriya Payments but want access to a higher limit then sometimes we're able to increase it. Making sure you successfully repay invoices on time can increase the likelihood of this. We would need a minimum of either 1 successful repayment + Open Banking connection or 3 successful repayments to consider any limit increase requests.