

# FLEXIBLE PAYMENT OPTIONS

## What is Vision Group Financing by Fairstone?

Fairstone is a trusted Canadian lender with convenient financing plans and flexible payment options. By selecting Fairstone as a payment method, customers can enjoy their purchase immediately, while spreading their payments out over time.

## What do I need to apply?

Be the legal age of majority.

Be a resident of Canada.

Provide two pieces of Canadian, government-issued ID (one with a photo and one with current address).

## How do I use Vision Group Financing by Fairstone?

Apply a minimum of 48 hours before your procedure date and in three simple steps, you can pay with financing!\*

### STEP 1

Visit [web.fairstone.ca/visiongroup-ol](http://web.fairstone.ca/visiongroup-ol) to apply for financing.

### STEP 2

On the day of your surgery, let us know that your financing has been approved by Fairstone.

Please ensure to provide us with the phone number used for the application and your Vision Group Financing by Fairstone virtual card number.

### STEP 3

Confirm your choice of financing plan with our team members. Now you're ready to enjoy freedom from glasses and contact lenses!

It's as easy as 1-2-3!

**If you need assistance or have any questions, please contact Fairstone Customer Service at 1-888-638-2274 between Monday to Friday from 8 AM to 8 PM EST.**

# FLEXIBLE PAYMENT OPTIONS

## Vision Group Financing by Fairstone Plan Options

### Option 1: Same as Cash (with payments) – 0% interest

**if the purchase amount is paid in full at the end of the term and all minimum payments are made. \*\***

- Payment term options: 18 or 24 months.
- The balance can be paid in higher monthly payments, lump sums, or entirely at any time without pre-payment penalties.
- Minimum monthly payment: 5% of outstanding balance in Quebec and 3% of outstanding balance outside of Quebec, payable at each billing cycle.
- Attention: Paying the minimum monthly payment on your account will not fully reimburse the purchase price by the end of the term, and interest fees will be charged.

\*\*On approved credit. Financing is subject to all the terms and conditions in your Retail Credit Agreement, Disclosure Statement and the promotional plan disclosure statement (collectively the "Account Agreement"). Interest will accrue on the purchase amount from the beginning of the promotional period, and minimum payments are due each billing cycle. However, if you make the required minimum payments and pay the balance in full by the promotional period expiration date, all accrued interest will be waived and not charged on the purchase amount. If you do not pay the balance in full by the promotional period expiration date or if you miss multiple payments, all accrued interest will be charged.

### Option 2: Equal Payments with Interest at a low 4.99% APR. †

- Payment term options: 24 or 36 months.
- The balance can be paid in higher monthly payments, lump sums, or entirely at any time without pre-payment penalties.

†On approved credit. Financing is subject to all the terms and conditions in your Retail Credit Agreement, Disclosure Statement and in the documents provided to you at point of sale (collectively the "Account Agreement"). A reduced interest rate will be charged on the purchase amount. The purchase amount plus interest charges is divided by the term to arrive at equal monthly payments that are due each billing cycle. Interest is precalculated and included in each monthly payment. If the minimum payment is not made when due or if a balance remains after the promotional period expires, interest will be charged at the annual interest rate as shown in your Account Agreement.

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