

creation

B&Q

B&Q FlexiPlan payment guide



This guide has been created to show you how you can make payments to Creation for your B&Q FlexiPlan account.

How to manage your B&Q FlexiPlan account



The Creation Finance App

- 1 Download the Creation Finance App, [here](#).
- 2 We'll ask for your email address, this needs to be the address you gave to us during your application for your B&Q FlexiPlan account.
- 3 We'll send you an SMS with a code, we need this to confirm your details.
- 4 You're ready to use the App!

If you're already registered for your online account manager you can log into the Creation Finance App using the same details.



Your online account manager

- 1 To register for your online account manager, click [here](#).
- 2 We'll ask for your email address, this needs to be the address you gave to us during your application for your B&Q FlexiPlan account.
- 3 We'll send you an SMS with a code, we need this to confirm your details.
- 4 You're ready to use your online account manager!

If you're already registered for the Creation Finance App you can log into the online account manager using the same email address and password.

Making payments during your Buy Now Pay Later special offer period

Would you like to pay in full?

If you have a Buy Now Pay later plan and want to pay and close this plan before your special offer period ends, choose to pay the full amount when making a payment in the Creation Finance App or online account manager. If you pay off your Buy Now Pay Later plan in full before the end of your special offer period, you won't be charged interest.

Would you like to make a part payment?

Even if you can't pay your Buy Now Pay Later plan off in full before the end of the special offer period, you can make one or more part payments. Any payments you make towards your balance before the special offer period ends won't be charged interest.

Any balance left on your finance agreement after your special offer period ends will be charged interest, from the date of your purchase, at the rate shown in your credit agreement. The remaining balance will be taken as a monthly Direct Debit as set up when you opened your account. Please check you still have a Direct Debit in place.

Important information about payments

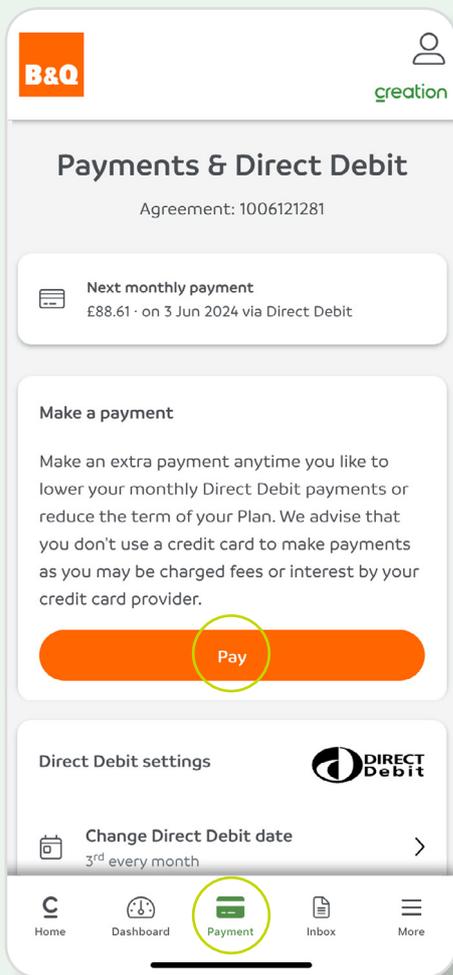
Keep in mind that any payments made through the Creation Finance App or the online account manager can take up to 3 working days for us to process. To avoid interest, any payments must have cleared in your B&Q FlexiPlan account before the end of your special offer period. Other payment methods and clearance times can be found [here](#).



How to make a payment in the Creation Finance App

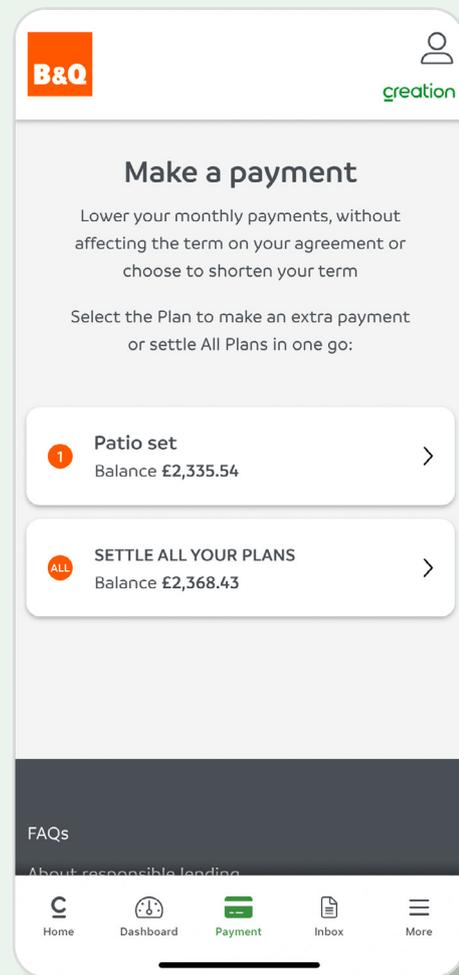
Step 1

Log in to the Creation Finance App and click on your B&Q account. Then click on 'Payment' in the menu bar at the bottom and click 'Pay'.



Step 2

You'll see all your existing B&Q FlexiPlan purchases listed here. Select which plan you want to make a payment towards and click 'Continue'.





How to make a payment in the Creation Finance App

Step 3 - Custom amount¹

Enter the amount you'd like to pay, minimum of £5. We'll show you how your payment will change the rest of your repayments. Your monthly repayments need to be £5 or more.

Then click 'Continue'.

B&Q creation

Make a payment

1 Credit plan - Patio set

Balance ⓘ	£2,335.54
Monthly payment amount	£88.61
Remaining payments	33

How much do you want to pay?

Custom amount

£ 88.61

What do you want to reduce?

Monthly Amount | Number of Months

Full amount ⓘ

Home | Dashboard | **Payment** | Inbox | More

Step 3 - Full amount¹

This will show you what amount you need to pay off your plan for the item you purchased.

Then click 'Continue'.

B&Q creation

Make a payment

1 Credit plan - Patio set

Balance ⓘ	£2,335.54
Monthly payment amount	£88.61
Remaining payments	33

How much do you want to pay?

Custom amount

Full amount ⓘ £2,368.43

Future monthly payments:

Balance ⓘ	£0.0
Monthly payment amount	£0.0

Home | Dashboard | **Payment** | Inbox | More

1. Payments made through the Creation Finance App or the online account manager can take up to 3 working days for us to process.



How to make a payment in the Creation Finance App

Step 4

You'll be asked to enter and submit your card payment details. Your card provider may ask you to verify your payment to us.

13:44

creation

Card Payment

Your payment **£39.00**

Payment Details

Card Number VISA MASTERCARD

Card Number

Expiry

MM/YY

Security Code

Security Code ?

Cardholder Name

Cardholder Name

CONFIRM & PAY NOW

256-bit SSL encrypted

Securely processed by Global Payments

Please note, payments made with a credit card could be subject to additional fees, contact your credit card provider for more information.



How to make a payment in your online account manager

Step 1

Log in to your Creation online account manager and click on your B&Q FlexiPlan account. Then click on 'Payment' in the menu bar at the top and click 'Pay'.

The screenshot shows the B&Q online account manager interface. At the top, there is a navigation bar with the B&Q logo on the left and menu items: Home, Dashboard, Payment (circled in yellow), Inbox, and More. On the right of the navigation bar, it says 'creation' with a user profile icon. Below the navigation bar, the main heading is 'Payments & Direct Debit' with the agreement number '1006121281' underneath. The main content area is divided into several sections:

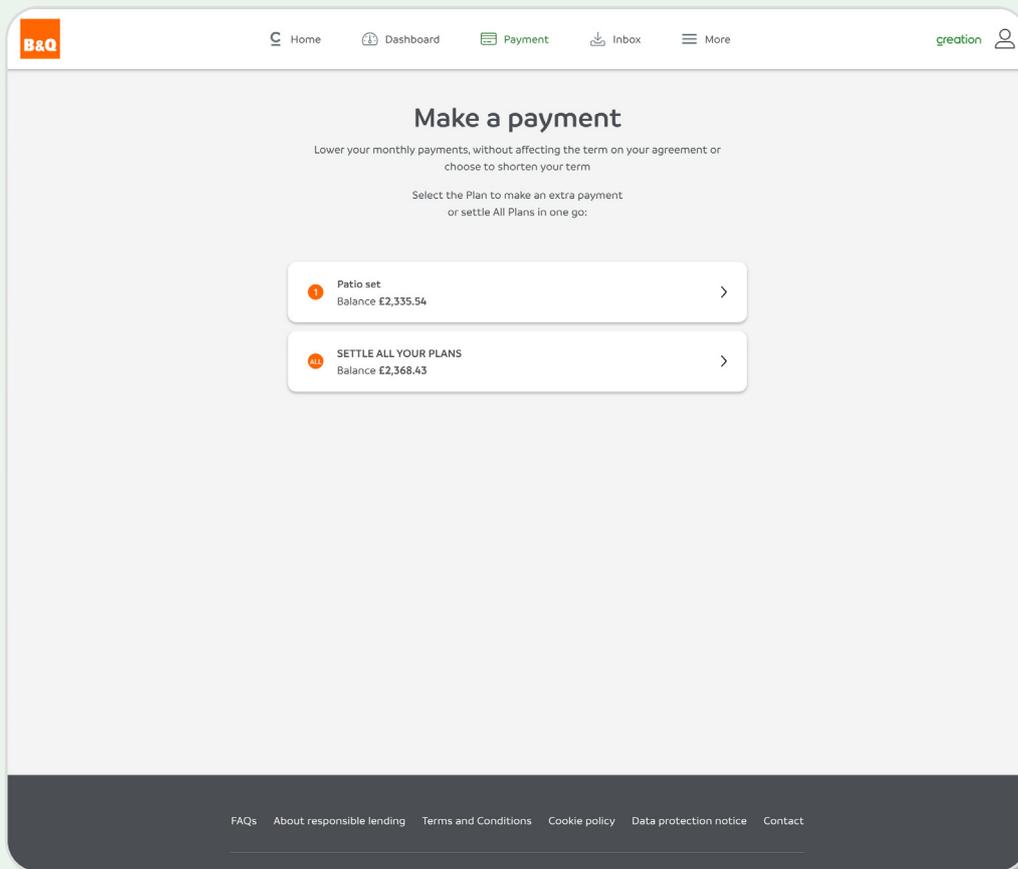
- Next monthly payment:** A card showing 'Next monthly payment £88.61 on 3 Jun 2024 via Direct Debit'.
- Make a payment:** A card with the heading 'Make a payment' and a sub-heading 'Make an extra payment anytime you like to lower your monthly Direct Debit payments or reduce the term of your Plan. We advise that you don't use a credit card to make payments as you may be charged fees or interest by your credit card provider.' Below this text is a large orange button labeled 'Pay' (circled in yellow). Underneath the button is a link that says 'Having difficulty paying?'.
- Direct Debit settings:** A card with the heading 'Direct Debit settings' and the Direct Debit logo. It contains two options: 'Change Direct Debit date' (set to '3rd every month') and 'Change account details'.
- Change credit limit:** A card with two options: 'Increase limit' and 'Decrease limit', both with right-pointing arrows.



How to make a payment in your online account manager

Step 2

You'll see your B&Q FlexiPlan purchases listed here. Select which plan you want to make a payment towards and click 'continue'.





How to make a payment in your online account manager

Step 3

Custom amount² - Enter the amount you'd like to pay, minimum of £5. We'll show you how your payment will change the rest of your repayments. Then click 'Pay Now'. Your monthly repayments need to be £5 or more.

Full amount² - This will show you what amount you need to pay off your plan for the item you purchased. Then click 'Pay Now'.

B&Q Home Dashboard Payment Inbox More creation

Make a payment

1 Credit plan - Patio set

Balance ⓘ	£2,335.54
Monthly payment amount	£88.61
Remaining payments	33

How much do you want to pay?

Custom amount Full amount ⓘ

£ 88.61

What do you want to reduce?

Monthly Amount Number of Months

Future monthly payments:

Balance ⓘ	£2,278.88
Monthly payment amount	£85.28
Remaining payments	33

Pay Now

FAQs About responsible lending Terms and Conditions Cookie policy Data protection notice Contact

2. Payments made through the Creation Finance App or online account manager can take up to 3 working days for us to process.



How to make a payment in your online account manager

Step 4

You'll be asked to enter and submit your card payment details. Your card provider may ask you to verify your payment to us.

creation

Card Payment

Your payment **£39.00**

Payment Details

Card Number 

Expiry

Security Code 

Cardholder Name

CONFIRM & PAY NOW

 256-bit SSL encrypted

Securely processed by  Global Payments

Creation Consumer Finance Limited is authorised and regulated by the Financial Conduct Authority. The status can be checked on the Financial Conduct Authority's website (www.fca.org.uk) or by calling 0800 111 6768.

Please note, payments made with a credit card could be subject to additional fees, contact your credit card provider for more information.