



The point of sale can be a very exciting and stressful time for both a customer and dealer. At times, a consumer's excitement can be overshadowed by the stress of wondering how to budget for the purchase. In moments like these, dealers can offer a potential solution to customers with the help of Mariner Finance's Buy Now, Pay Later point of sale financing.

**Mariner Finance's Buy Now, Pay Later Point of Sale Financing – No Payment for 90 Days**

Retailers can help to meet customers' needs today with point of sale financing! Mariner Finance offers financing with no payments required in the first 90-days and no finance charges if the loan is paid in full within 90-days.\* Customers have the option of making payments after the initial 90-day period if they choose not to repay the loan in full during that time.

Mariner's point of sale financing options can be a great way for retailers to help customers enjoy their purchase now but make no payments for three months.

But don't just take our word for it. Here are some testimonials from satisfied dealers who use our program:

"Having this financing has open the doors and increased our sales by probably 25%! The support from our rep and underwriters has been awesome!"  
– Johnny V.

"I cannot recommend Mariner Finance enough! They have helped us grow our business for nearly six years by providing convenient financing for our customers. Mariner's quick lending decisions, innovative technology, and timely funding process are just a few of the things that drew me to Mariner Finance, and the great customer service is what keeps me there."  
– Oliver S.

Schedule time with Winter Heno ([https://calendly.com/hfa\\_winterheno](https://calendly.com/hfa_winterheno)) , HFA Membership Representative for more information.

*\*Subject to normal lending requirements. Deferred payments are not available in the state of NJ. Specific interest rates and any other fees will be determined under applicable state law and may depend upon loan amount, term, and the applicant's ability to meet certain credit criteria, including, but not limited to, credit history, income, debt payment obligations, and other factors. All terms and conditions will be disclosed during the application process.*