



Revolutionising the way  
to pay and budget bills

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# Defining Deferit

This section defines who we are and the problem we're trying to solve.



# Who we are

Deferit is a payment platform that allows people to pay any bill in 4 flexible installments.

It was founded to champion the customer's best interests when it comes to paying their bills. That's why there is no interest, late fees or any other hidden costs on the platform.

There is no comparable product in the global market which offers this solution for bill payments.

We've worked hard to ensure our platform is able to pay just about any bill a customer may encounter, such as:

- Energy bills
- Water bills
- Insurance premiums
- Car registration
- Medical bills
- And many more!



We are fundamentally focused on offering a better way to pay and budget the bills in your daily life. We hope to instill better money habits that can be applied across other areas of personal finance.

# The problem

1

49% OF THE US POPULATION  
LIVE PAY CHECK TO PAY CHECK <sup>1</sup>

2

PEOPLE CAN'T EFFECTIVELY SET  
THEIR BILL DUE DATES TO ALIGN  
WITH INCOME OR LIFESTYLE  
NEEDS

3

ONE THIRD OF US CONSUMERS PAY  
A BILL LATE EVERY YEAR AND 65%  
HAD TO PAY A LATE FEE <sup>2</sup>

4

LATE BILL PAYMENTS  
LEAVE BUSINESSES  
WITH WORKING CAPITAL  
CHALLENGES

<sup>1</sup> 'Financial Planning' Survey by  
First National Bank of Omaha (2020)  
<sup>2</sup> US Bureau of Labor Statistics 2017-2020

# Benefits of using Deferit

Deferit is a digital platform that allows people to pay any bill in 4 installments. It's flexible, quick and easy.

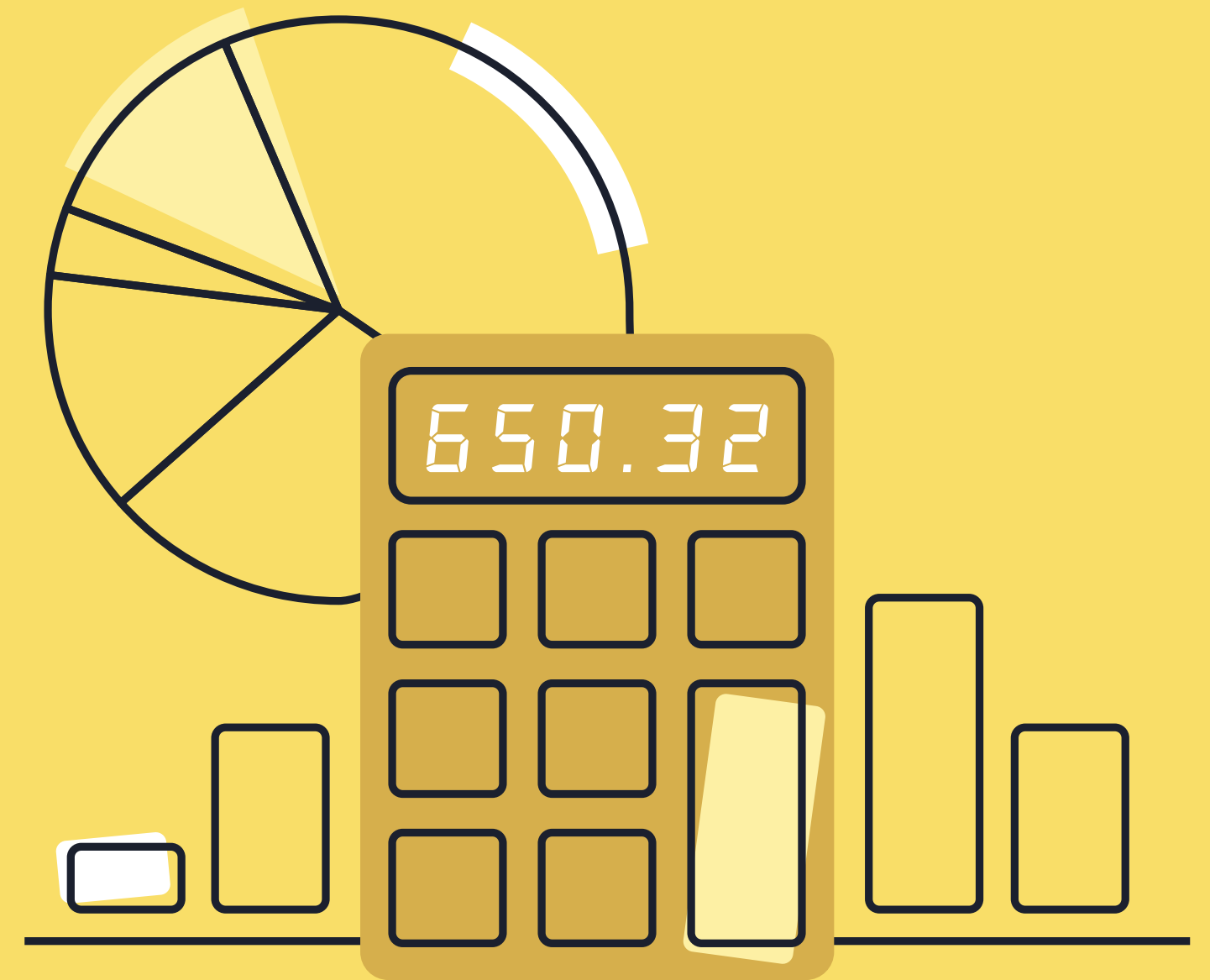


# How we're different

	<div>BUY NOW PAY LATER</div>	<div>deferit</div>
Reduces debt levels	⊗	✓
Doesn't encourage excess consumer spending	⊗	✓
Users are able to move payments for free	⊗	✓
Doesn't charge late fees	⊗	✓
Improve consumer cashflow and financial management	⊗	✓



# Deferit in numbers





# How it works

Bills shouldn't be complicated. Deferit is clear and simple with no hidden surprises, just effective bill budgeting. Users get up to \$2,000 balance to pay bills over 4 installments, for only \$9.99 a month.

- **No interest.**

Bye bye traditional finance. We don't charge any interest whatsoever.

- **No late fees. Ever.**

We don't believe in late fees or any other hidden fees. What you see is what you get.

- **Get up to \$2,000 balance to pay bills.**

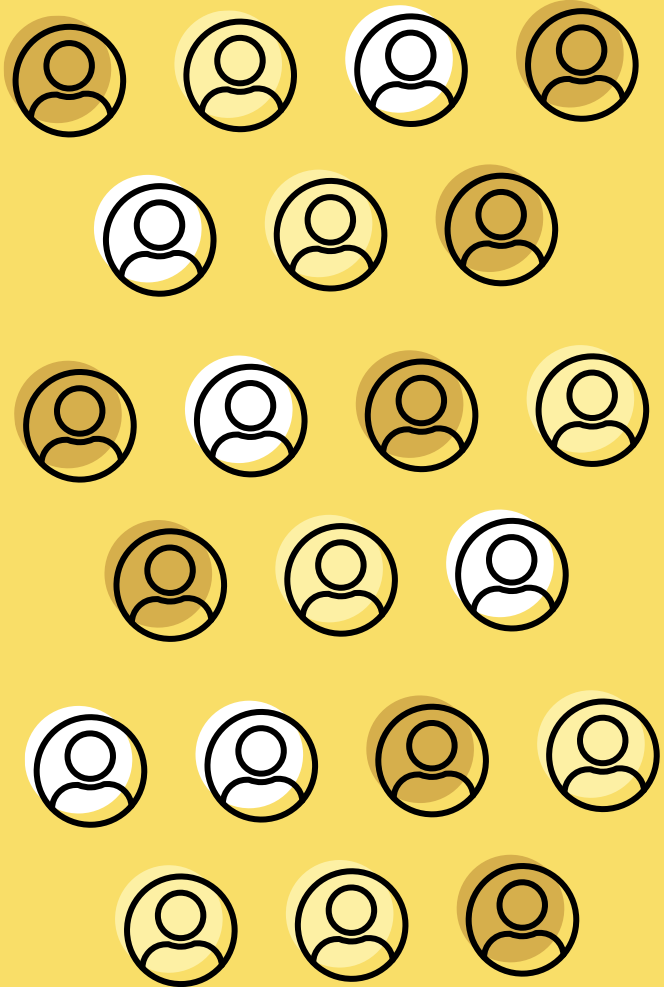
The more bills a customer pays off with us, the larger your bill balance grows.



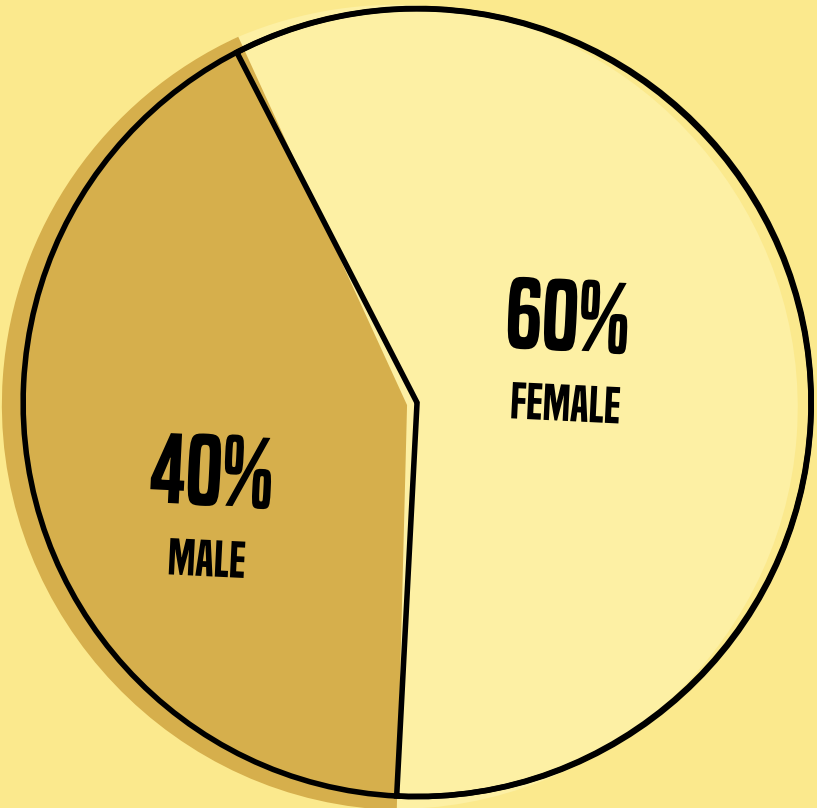
# Global customers

Users

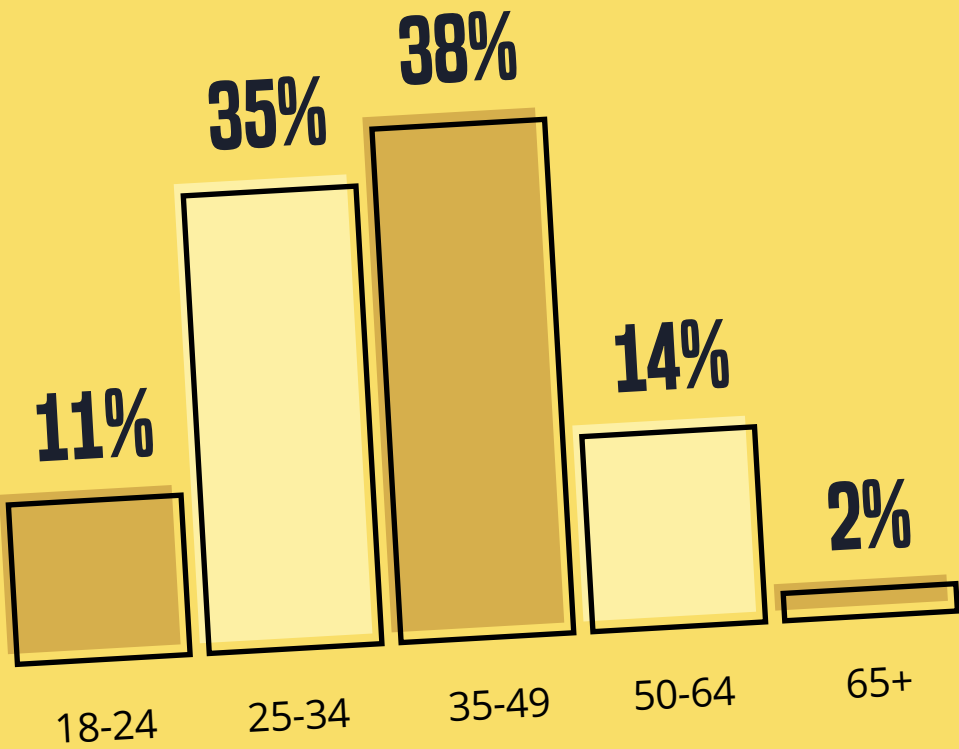
550,000 +



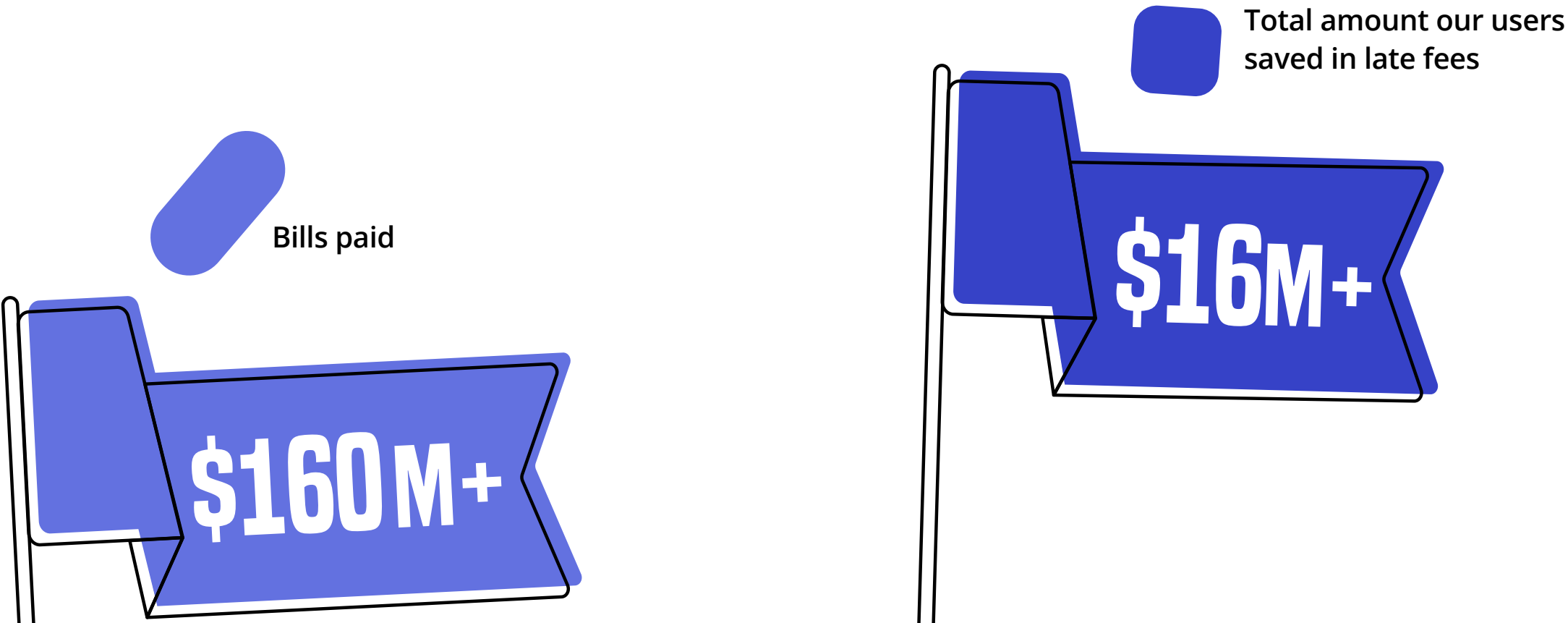
Users by gender



Users by age



# Milestones



# Key Stats

77%

USE DEFERIT TO PAY  
THEIR BILL BEFORE  
THE DUE DATE.



80%

WHO HAD AN OVERDUE BILL  
ORIGINALLY WENT ON TO PAY  
THEIR NEXT BILL ON TIME  
WITH DEFERIT.



# Deferit fee comparison

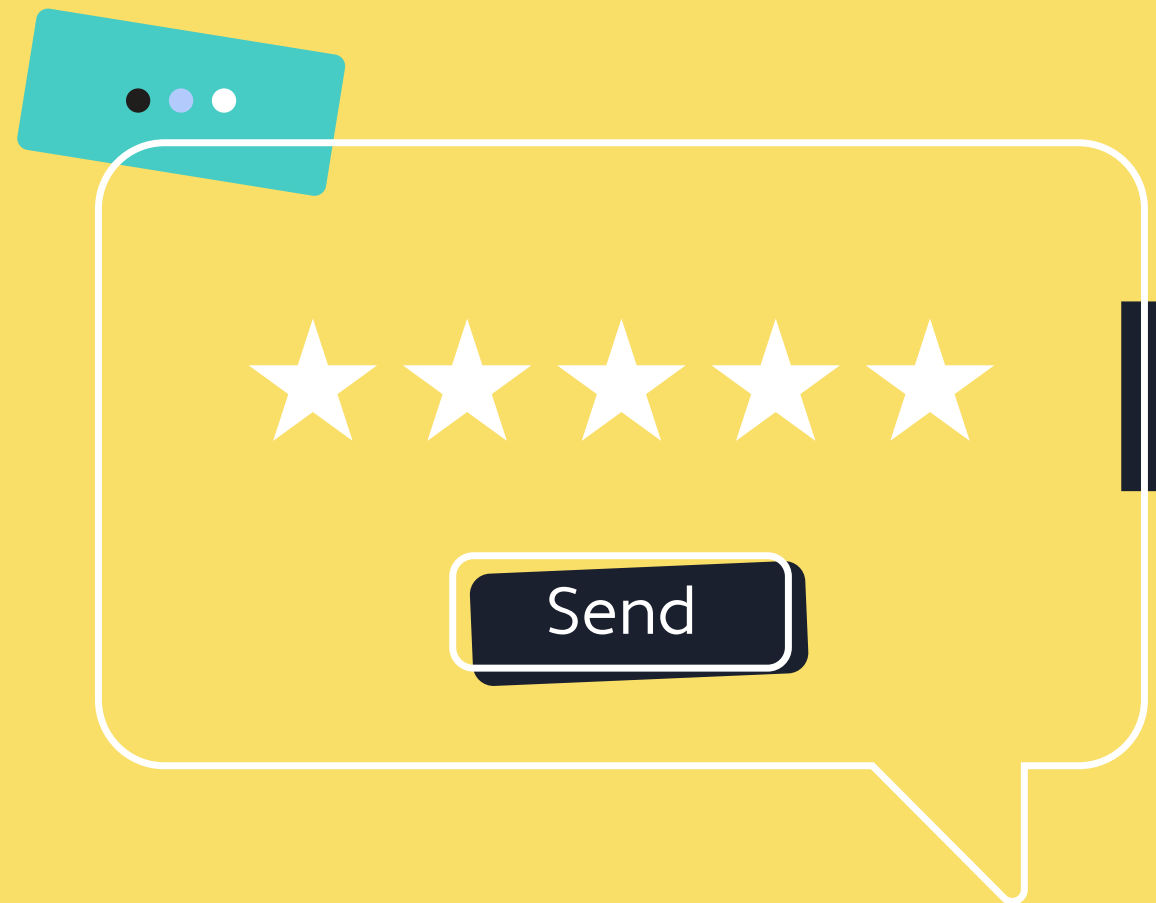
Deferit is the best financial outcome for those who need more time paying their bills. A customer is better off with Deferit than paying late fees to their biller.

	Fees This column describes the fees of each scenario					Example 1 \$350 bill being paid over 2 months (after due date) while also missing re-payment dates
	Monthly fee	Interest	Processing fee	Late fees	Restoral fee	Total cost
Bill provider - No Pay on time discounts	\$0.00	0.00%	\$0.00	\$20.42 <sup>1</sup>	\$16.50 <sup>2</sup>	\$57.34
Deferit	\$9.99	0.00%	\$1.50 <sup>3</sup>	\$0.00	\$0.00	\$25.23
Credit card	\$14.83 <sup>5</sup>	16.17% <sup>6</sup>	\$0.00	\$5.40 <sup>7</sup>	\$0.00	\$49.96
Low interest personal loan	\$0.00	9.09% <sup>8</sup>	\$0.00	\$12.00 <sup>9</sup>	\$0.00	\$29.32

**Footnotes:**  
**1** This amount is the average late payment fee of top billers in the US, including Comcast, Verizon, State Farm, Directv and T-Mobile. **2** Based on average reconnection or reinstatement fees for suspended accounts for non-payment of top billers in the US, including Comcast, Verizon, State Farm, Directv and T-Mobile. **3** Processing fee related only to card payments. **4** \$1.00 fee per instalment (\$4.00 per order). **5** Based on average annual fee of \$178.00 from 100 consumer credit cards across seven financial institutions sourced from: <https://www.elitepersonalfinance.com/average-credit-card-annual-fees/>. **6** Based on analysis provided by creditcards.com, at <https://www.creditcards.com/news/rate-report/>. **7** Based on US News Staff 2019 Credit Card Fee Study: What's Normal and What's Not?. Source: <https://money.usnews.com/credit-cards/articles/fee-survey>. **8** Based on most current Federal Reserve data release for period of Nov 2021. Source: <https://www.federalreserve.gov/releases/g19/current/default.htm>. **9** Based on average late fee across 12 'top' personal loan lenders rated by Bankrate as of March 2022. Source: <https://www.bankrate.com/loans/personal-loans/rates/>

**BEST OUTCOME**

# What people say



# Deferit ratings

 Facebook

4.9



(OUT OF 272 REVIEWS  
18,031 TOTAL LIKES)

Google  
Reviews

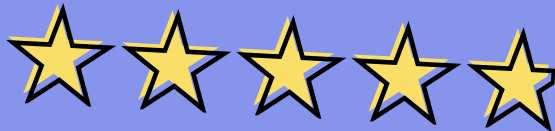
4.9



(OUT OF 4,140 REVIEWS ON  
GOOGLE AND 2,281 REVIEWS  
ON GOOGLE PLAY STORE)

 App Store

4.9



(OUT OF 4,152 REVIEWS)



# Reviews from our customers



**FIONA**

NUMBER 1 BILL REPAYMENT PAYMENT APP!!!  
Been my life saver on more than one occasion  
and honestly if you haven't tried it you MUST!  
Thanks deferit, for helping me stay on top!



**CHRIS**

This company needs to win an award for its  
dedication to its customers. Such an easy  
process to pay bills split over 4 payments (which  
makes life much easier). [...]



**RHIANNON**

Such a great experience. Honestly these people  
are like guardian angels! Sometimes you need  
help with finances, and this just makes my life so  
much easier! Thank you Thank you Thank you. [...]



**JENNY**

Love deferit! life has never been so good. Less  
stress since I started using it with bills being paid  
on time and budgeting made easier. [...] Couldn't  
be happier with deferit and their service.



**TAYLA**

Fantastic service. Can't recommend enough.  
Incredibly accommodating to suit one's pay cycle.  
Flexible with payments and the staff in the call  
centre are incredibly helpful and friendly.



**RUSS**

Life has plenty of peaks & troughs, and when  
the bills come in the troughs at least you  
can deferit.

**+1,000'S MORE!!!**

# Contacts




## Media Enquires

[media@deferit.com](mailto:media@deferit.com)

## Social media

 [@DeferitUSA](#)

 [@deferit.us](#)

 [linkedin.com/company/deferit](https://www.linkedin.com/company/deferit)