

Frequently Asked Questions

What is XpressPay?

Available to anyone living in Ontario, XpressPay offers an instant financing solution to break down the cost of large purchases into affordable payments. Our quick, easy, hassle-free process gives you more buying power to help you get what you need.

When you apply for an XpressPay loan you will receive instant notification of approval.

If you select one of our preferred Merchants, your Merchant will also receive notice of your approval and the funds required for your purchase will be sent instantly to your selected Merchant – letting you get what you need when you need it.

If you're still shopping around though, and haven't decided where you'll make your purchase – no problem! You'll receive instant notice of your approval and receive your funds within 2-3 business days after completing the online application.

How does it work?

1. Choose to pay with XpressPay
2. Fill out the online application
3. Get instant approval
4. Finalize your purchase
5. Make monthly payments

What are the interest rates on XpressPay payment plans?

Our rates typically start from 8.99% but exact rates depend on the quality of your credit. The majority of our customers pay less than typical credit card interest rates.

What payment plan terms are available?

Typically, XpressPay payment plans offer terms ranging from 12 to 60 months.

How much will XpressPay Fund?

XpressPay will fund loans between \$500 - \$10,000.

Can XpressPay be used to pay for only a portion of my purchase?

You can fund any portion of your purchase through XpressPay. If you are using cash, debit or credit card to pay for part of your purchase you can fund the remainder with XpressPay as long as the funded amount is at least \$500.

Is my credit checked?

Yes. When you apply for XpressPay, an instant credit check will be done to confirm your identity and determine your eligibility for a payment plan.

How are payments calculated?

The actual borrowing fee amount you will pay is based on the terms and interest rate of your loan, which are based on your personal credit rating and the terms which your Merchant provides. Payments also include an administrative fee.

Example:

Purchase Amount:	\$2,000
Interest Rate:	8.99%
Term Length:	12 months
Total Administrative Fees:	\$25
Total Borrowing Fee:	\$124.96
Total Repayment Amount:	\$2,124.96
Monthly Payment Amount:	\$177.08

How do I access my XpressPay account?

To access your account visit XpressPay.ca > Click on Members > Enter your Login Information. If you have trouble accessing your account please call 1.888.767.9535 or email info@xpresspay.ca.

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Where can I find my Member login information?

An XpressPay representative will contact you to provide you with your Member login information once your online application has been completed and approved.

How do I make my payments?

Your payments will be pre-authorized payments from either your chequing or savings account.

Can I prepay my outstanding balance?

Yes! XpressPay payment plans can be repaid in full or in part at any time, with no penalty. Payments can be made through your online XpressPay account.

I have questions about my account. Who do I contact?

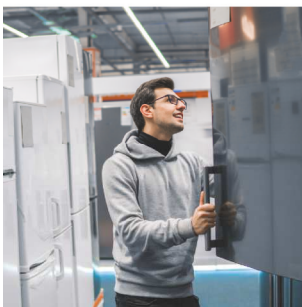
Please contact an XpressPay Member Consultant at 1.888.767.9535 or email info@xpresspay.ca if you have any questions regarding your account.

I want to return my purchase and/or request a refund. Who do I contact?

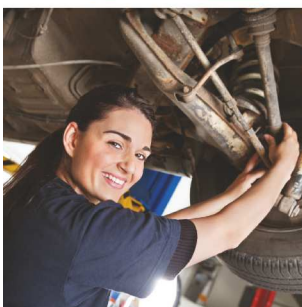
Please contact your merchant directly if you would like to make a return or request a refund. Returns and refunds are subject to the return and refund policies of XpressPay's Merchant partners.

Additional Need to Know

XpressPay is provided by Omnia Direct which is a division of WFCU Credit Union. At WFCU Credit Union, we've built our business by taking care of our Members and pride ourselves on developing innovative products that are designed with our Members needs in mind.



Major Purchases
Travel & Leisure
Auto Repairs & Service



Home Repairs
Recreation & Fitness
Healthcare



Privacy Statement

We are committed to protecting your privacy and safeguarding your personal and financial information. While the Internet is revolutionizing the way that we do business — providing convenient access to financial services from your home or office — we also recognize that it may bring legitimate concerns about privacy and security. To learn more about our commitment to your privacy please the privacy section of XpressPay.ca.