

50\% also have a credit card $20 \% \quad \begin{aligned} & \text { Pay off BNPL } \\ & \text { with a credit }\end{aligned}$ with a credit card


BNPL most commonly used when...*
BNPL users say it's easy to understand...
BNPL most commonly use for...*



6\% have missed more than three payments

9\% delayed bills and other essential purchases because of BNPL due to...**


77\% who didn't ask for help said this is because they thought they...*

*Survey conducted online targeting BNPL users. Use among NZ population will likely be lower. ${ }^{* *}$ Multiple can be selected -totals won't add to $100 \%$ ***Excludes mortgages/student loans

