

Easy Payment | Zero Upfront



Customers can now finance the entire cost of their device over 24 months giving our customers true device affordability and access to all of the latest and greatest devices

Benefits of Zero Upfront:

- Gives you the flexibility to ask questions, determine customer needs, and recommend based off of customer wants and needs instead of based on upfront cost.
- Separates the cost of the device from the plan so you can have a conversation that meets the customer exactly where they're at.
- Allows you to create a customized recommendation about how a customer can get the best price breakdown based on their needs and budget requirements.

How to position Zero Upfront:

As we're exploring some new devices, let me tell you about your options on how to pay for them. With the Zero Upfront option, you'll be able to finance your entire device cost over 24 months at 0% interest.

You should be aware of how the tax works on your device. Today the only cost you are paying for is the tax up front on the full amount of your device (minus any hardware discounts you got)

The great thing about the way you pay for your device is that once you've finished paying your device balance, your monthly costs drop automatically



How do customers get any device at Zero Upfront ? See below for example

Easy Payment on Zero Upfront - iPhone Xs

MTM Price	\$1,415	(A)
Device Discount*	\$200	(B)
BIB Amount*	\$310	(C)
Upfront Payment	\$0	(D)
Easy Payment Balance*	\$905	(A) - [(B) + (C) + (D)] = (E)
Taxable Price	\$1,215	(A) - (B) = (F)
Sales Tax	\$158	(F) * 13% = (G)

Payment over 2-year term - iPhone Xs

Upfront Payment	\$0	(D)
Sales Tax	\$158	(F) * 13% = (G)
Payment at purchase	\$158	(D) + (G) = (H)

Sales tax illustration - iPhone Xs (Ontario)

Upfront payment at time of purchase - iPhone Xs

Monthly Charge (M1 - M24)	\$37.71 / mo	(E) / 24
Monthly Charge (M25+)	\$0	Always \$0

* Remaining balances to be recovered if customer breaks contract early