

**Jousto Invoice & Instalment product description**

Jousto Invoice and Instalment is a Finnish payment service, which enables you to finance your internet shopping quickly and securely. Jousto is aimed for all Finnish consumers who are 20-75 years of age and have handled their personal finance well before. With Jousto Invoice you can finance any e-shopping from 20 € to 1000 € and with Jousto Instalment from 30 € to 2000 €. You can also choose whether you want your invoice via e-mail or snail mail.

When you apply for Jousto you must identify yourself with your personal online bank ID’s. After that you need to fill in the rest of the application form. You will get the loan decision immediately after completing the application form. After that you will be redirected back to the web store and your order will be completed.

When you pay with Jousto and choose to pay by Jousto Invoice, you can always pay your invoice without interest fees within 14 days. The only fee will be the invoicing fee of 4,90 €. It is also possible to divide your invoice into 1-24 instalments with 1-12 months payback time. If you choose this payment method there will be a monthly invoicing fee of 4,90 € and 2,42 % monthly interest fee added to each invoice.

Jousto payments are extremely secure. All the data between different systems are always handled via secure SSL-connections. Read more about Jousto at [www.Jousto.com](http://www.Jousto.com).

Jousto -The most convenient payment solution! **on**