



# Book Now, Pay Later FAQS *for couples*

www.maroo.us  
hello@maroo.us

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## **If we use Maroo, will we end up paying interest at some point?**

Nope. All of Maroo payment plans are 0% APR. That never changes.

## **How do Maroo monthly payment timelines work?**

You'll choose to split up your invoice over 3- 6- or 12-months. Once you decide, Maroo will divide up your invoice into equal monthly payments. For example, if you have a \$6,000 invoice and you are paying it off over 12 months, every month you will owe \$500.

## **Does using Maroo affect my credit score?**

Maroo does a soft credit check when you sign up. This does NOT impact your credit score. Making monthly payments can actually have a positive effect on your credit score since paying on time over a period of several months can help you improve your FICO score. That said, just like if you were to stop paying back a credit card, if you were to stop making your monthly payments, you could be reported to credit bureaus.

## **How does the event cancellation insurance work?**

We partnered with eWed insurance to offer you event cancellation insurance. It is a policy that covers your Book Now, Pay Later invoice. Once you agree to your terms and click to pay for your first month, you will receive your policy. The policy covers things like extreme weather, accidents, military deployment and job loss. It does not cover things like change of heart and you can read the policy on their website at [ewedinsurance.com/wedding-cancellation-insurance](http://ewedinsurance.com/wedding-cancellation-insurance).