

# HyperJar

**Concise  
Dictionary  
of Debt**



# Foreword

Consumer banking - and most recent fintech innovation - relies largely on indebting customers for revenue. When you want to buy a house it makes sense but when it's a jumper, things can get more complicated. And we have a credit scoring system that evaluates somebody's financial responsibility by their history of debt.

When we started HyperJar, the idea was to help people budget and plan ahead. To digitise one of the world's simplest money management systems in a way that made building a financial buffer easy and engaging. Avoiding debt and unnecessary credit by creating a sustainable approach to spending.

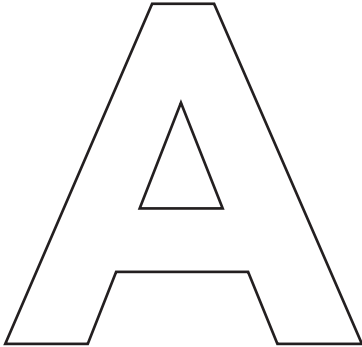
Our 'pay now, buy later' business model means we thrive when our customers are good with money. When they think ahead, plan, allocate, grow their spending power, and consume thoughtfully. We do well when they do well - and the businesses who fund the model get committed revenues and good customers.

We believe it's a transparent, win-win arrangement that takes something completely universal - shopping - and makes it a viable asset class.

We're committed to a positive social movement driven by this savings-based model. More financial literacy, more financial resilience and sustainable spending. Spending power that grows with time, and thoughtful consumption: 'money on', not money off. Positive anticipation and happy customers with no regrets. Retailers stepping in to help where banks now have very little to offer. And it all feels particularly timely now as we head into our public launch. Clarity and control.

So, here's everything that we're not...a dictionary of debt, a thousand and one ways we are persuaded to borrow to buy (okay, 160 in this, our first edition). All of these are real slogans: the only full definition we felt it was important to include can be found under letter D.

**Mat Megens, CEO**



**A better way to shop**

*See: debt, n.*

**A little help when you enter the world of work**

*See: debt, n.*

**A new way to pay that's an alternative to credit**

*See: debt, n.*

**A safety net while you're busy studying**

*See: debt, n.*

**Alternative to credit**

*See: debt, n.*

**Always be in control of your money**

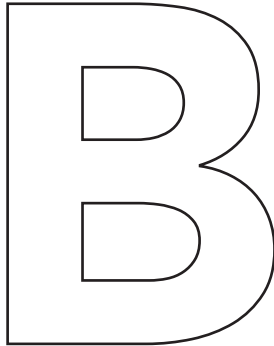
*See: debt, n.*

**Apply in a flash**

*See: debt, n.*

**Apply today, buy today**

*See: debt, n.*



**Be in a better position to negotiate**

*See: debt, n.*

**Be more**

*See: debt, n.*

**Bring it all together with one personal loan**

*See: debt, n.*

**Bring your plans to life**

*See: debt, n.*

**Build up your credit score**

*See: debt, n.*

**Build your credit file for future spending**

*See: debt, n.*

**Buy now, pay later**

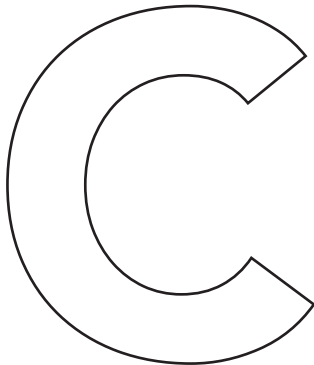
*See: debt, n.*

**Buy the things you love and pay in four**

*See: debt, n.*

**Buy what you want today**

*See: debt, n.*



**Change your living space  
to suit you better**

*See: debt, n.*

**Checkout and pay in four**

*See: debt, n.*

**Choose how to pay**

*See: debt, n.*

**Choose your payment day**

*See: debt, n.*

**Clarity for your finances**

*See: debt, n.*

**Complete multiple payments at once**

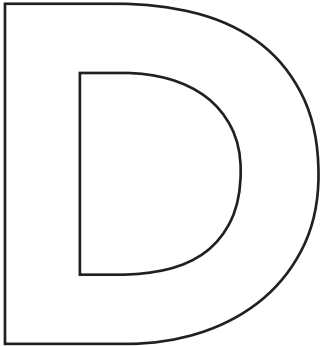
*See: debt, n.*

**Complete your payment in seconds**

*See: debt, n.*

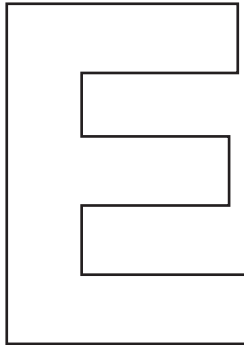
**Consolidate your borrowing**

*See: debt, n.*



### **Debt, n.**

1. *The state of owing money*
2. *A sum of money that is owed or due*
3. *That which is owed or due; anything (such as money) which one person is under obligation to pay*
4. *A liability or obligation*
5. *Under obligation to pay something, esp. money*



**Easily manage all your purchases and repayments**

*See: debt, n.*

**Easy split**

*See: debt, n.*

**Elevate your shopping game**

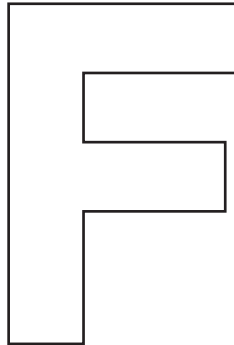
*See: debt, n.*

**Endless possibilities**

*See: debt, n.*

**Explore our robust payment solutions**

*See: debt, n.*



**Feel optimistic about your financial future**

*See: debt, n.*

**Finally make a start on those home renovations**

*See: debt, n.*

**Flexibility to purchase and pay over time**

*See: debt, n.*

**Flexible payment options**

*See: debt, n.*

**Four equal payments**

*See: debt, n.*

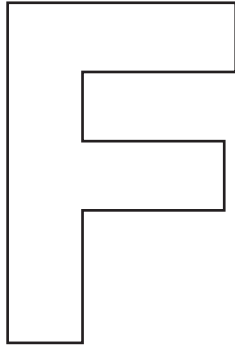
**Freedom to buy**

*See: debt, n.*

**Freedom to choose**

*See: debt, n.*





**Freedom to choose how and when to pay**

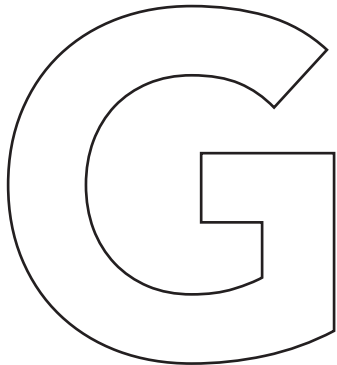
*See: debt, n.*

**Freedom to pay how you prefer**

*See: debt, n.*

**Fulfil the increased need for money easily**

*See: debt, n.*



**Get it first. Pay later**

*See: debt, n.*

**Get one, two or three**

*See: debt, n.*

**Get the bike of your dreams for less than you'd think**

*See: debt, n.*

**Get them and pay in 4 automatic instalments**

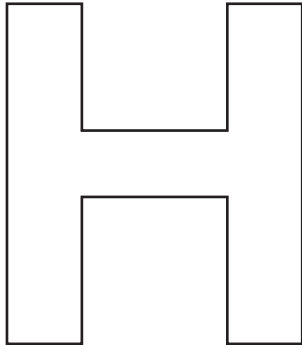
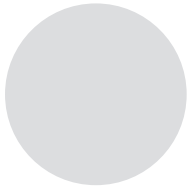
*See: debt, n.*

**Get what you want today**

*See: debt, n.*

**Get your favourite looks from the collection across 6 payments**

*See: debt, n.*



**Have your money on the same day**

*See: debt, n.*

**Help you make it today, not one day**

*See: debt, n.*



**I'll choose when to pay**

*See: debt, n.*

**I'll pay in a few**

*See: debt, n.*

**Instalment plan**

*See: debt, n.*

**Instant approval**

*See: debt, n.*

**Instant money in your account**

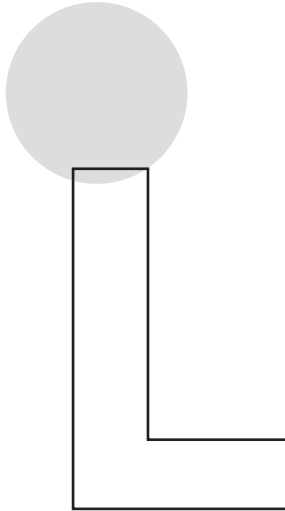
*See: debt, n.*

**Interest-free instalments**

*See: debt, n.*

**Invest in your dreams**

*See: debt, n.*



**Live life your way**

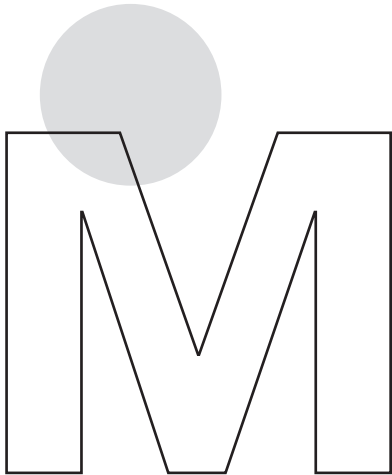
*See: debt, n.*

**Look hot, pay later**

*See: debt, n.*

**Love it, get it**

*See: debt, n.*



**Make a special purchase**

*See: debt, n.*

**Make it happen today, not one day**

*See: debt, n.*

**Make it the adventure of a lifetime**

*See: debt, n.*

**Make life simpler**

*See: debt, n.*

**Make purchases without paying any interest on the balance**

*See: debt, n.*

**Make purchases you'll pay off later**

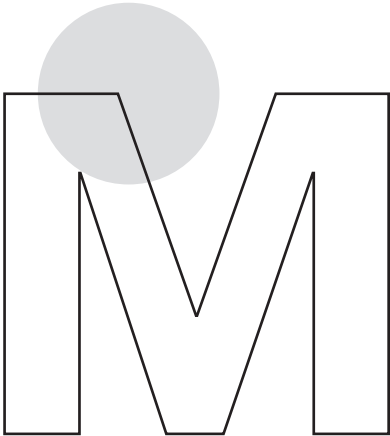
*See: debt, n.*

**Make the biggest day of your life the best day**

*See: debt, n.*

**Make the most of travelling outside the UK**

*See: debt, n.*



**Make them yours now**

*See: debt, n.*

**Make your dream wedding come true**

*See: debt, n.*

**Make your home a place to love, not just to live**

*See: debt, n.*

**Make your plans a reality**

*See: debt, n.*

**Makes online shopping simple**

*See: debt, n.*

**Manage all your debts from one place**

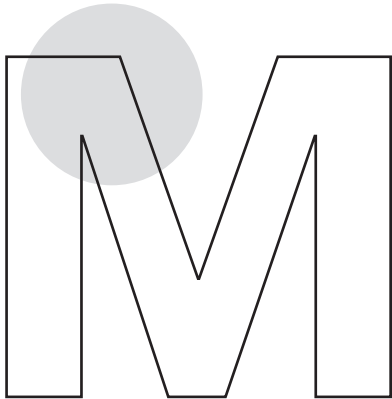
*See: debt, n.*

**Manage all your payments both online and in store via your dashboard**

*See: debt, n.*

**Manage upcoming payments**

*See: debt, n.*



**Manage your cash flow**

*See: debt, n.*

**Manage your day to day spend**

*See: debt, n.*

**Manage your money better**

*See: debt, n.*

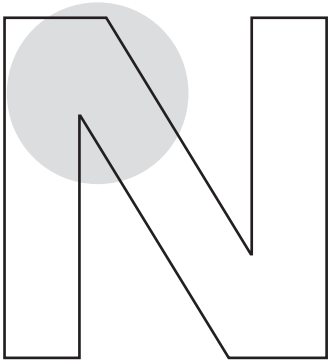
**Monthly instalments**

*See: debt, n.*

**More time to pay your balance off**

*See: debt, n.*





**No interest on purchases  
for three months**

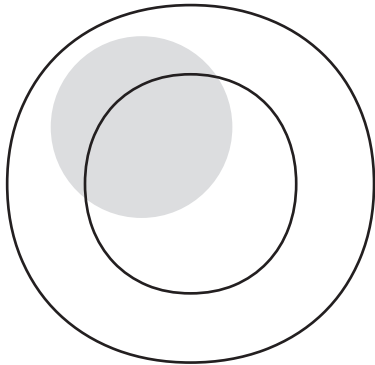
*See: debt, n.*

**No interest, no fees**

*See: debt, n.*

**No money? No problem**

*See: debt, n.*



**One simple monthly repayment**

*See: debt, n.*

**Online shopping freedom**

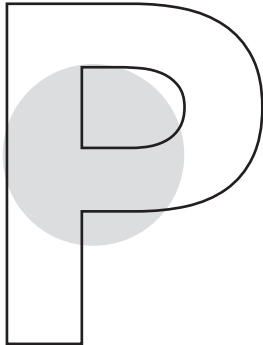
*See: debt, n.*

**Only have one payment to make each month**

*See: debt, n.*

**Own outright from day one**

*See: debt, n.*



**Pay after delivery**

*See: debt, n.*

**Paying later means payment empowerment**

*See: debt, n.*

**Pay in 30 days**

*See: debt, n.*

**Pay later**

*See: debt, n.*

**Pay later in 3 instalments**

*See: debt, n.*

**Pay over four instalments**

*See: debt, n.*

**Pay over time, easily**

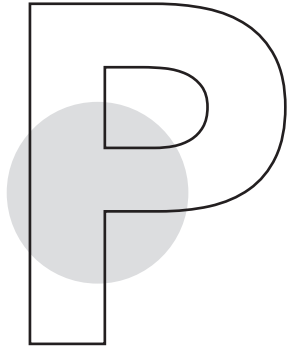
*See: debt, n.*

**Payment empowerment**

*See: debt, n.*

**Payment experiences shoppers love**

*See: debt, n.*



**Payments to fit your budget**

*See: debt, n.*

**Payments will be taken each week automatically - simple**

*See: debt, n.*

**Purchase instantly**

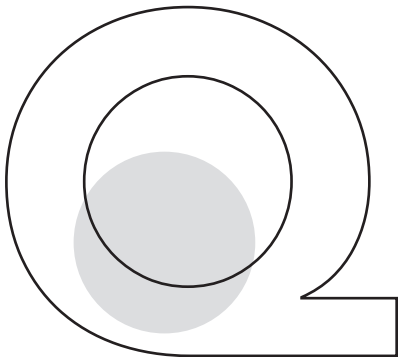
*See: debt, n.*

**Put all your existing debts into one monthly payment for convenience**

*See: debt, n.*

**Puts you in the driver's seat when negotiating on price**

*See: debt, n.*



**Queen, shop like a**  
*See: debt, n.*

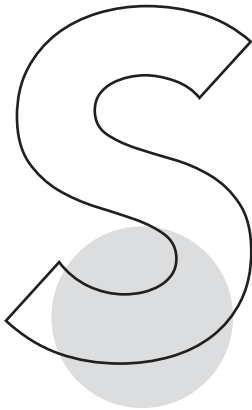


**Repayment, choose your own**

*See: debt, n.*

**Replace the family car**

*See: debt, n.*



**Sail away into the sunset**

*See: debt, n.*

**Save on your new garms and pay for them later**

*See: debt, n.*

**Say hello to what you want**

*See: debt, n.*

**Say 'I do' to stress-free wedding budgeting**

*See: debt, n.*

**Secure a better deal with a loan**

*See: debt, n.*

**See more**

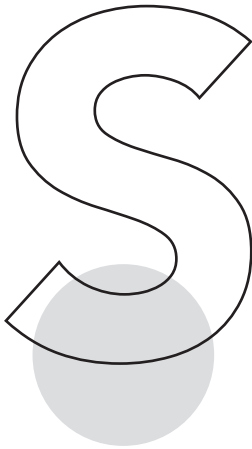
*See: debt, n.*

**See new places, meet new people**

*See: debt, n.*

**Shop and pay in 6**

*See: debt, n.*



**Shop epic deals from  
100s of brands**

*See: debt, n.*

**Shop now, wear now and pay later**

*See: debt, n.*

**Shop now, wear now, pay it in 4**

*See: debt, n.*

**Shop now. Pay later**

*See: debt, n.*

**Shop smooth**

*See: debt, n.*

**Shop this style**

*See: debt, n.*

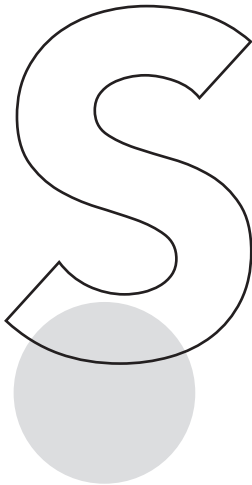
**Shop thousands of brands and pay in  
four**

*See: debt, n.*

**Shop through more financial control  
and convenience**

*See: debt, n.*





### **Shop with confidence**

*See: debt, n.*

### **Shop, wear, and love it now, but pay later**

*See: debt, n.*

### **Short term instalment options**

*See: debt, n.*

### **Slay now, and pay later on all the best beauty buys**

*See: debt, n.*

### **Slice up your payment**

*See: debt, n.*

### **Smooth shopping**

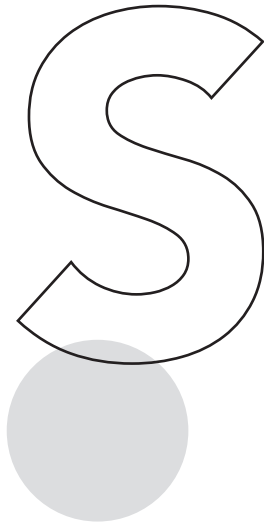
*See: debt, n.*

### **Split the cost**

*See: debt, n.*

### **Spread the cost**

*See: debt, n.*



**Spread the cost of a big purchase**

*See: debt, n.*

**Spread the cost of something expensive over a longer term**

*See: debt, n.*

**Spread the cost of your project**

*See: debt, n.*

**Spread the cost of your shopping**

*See: debt, n.*

**Spread the cost over time**

*See: debt, n.*

**Spread the cost, and buy what you love**

*See: debt, n.*

**Spruce things up**

*See: debt, n.*

**Stagger payments**

*See: debt, n.*



**Start a new project**

*See: debt, n.*

**Start enjoying what you've ordered right away**

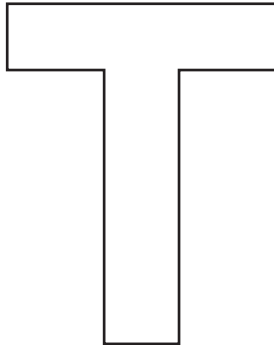
*See: debt, n.*

**Structured repayments**

*See: debt, n.*

**Suit up, wear the latest, and pay it in 6**

*See: debt, n.*



**Take control of your finances**

*See: debt, n.*

**Take home your first car**

*See: debt, n.*

**Take your much needed holiday**

*See: debt, n.*

**Take your purchase now, pay in six automatic weekly payments**

*See: debt, n.*

**Tidy up your finances**

*See: debt, n.*

**Transfer credit or store balance cards**

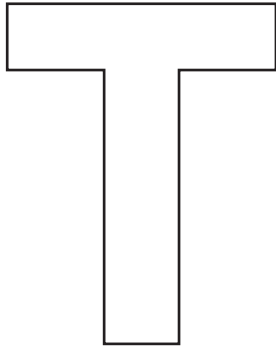
*See: debt, n.*

**Travel the world in style**

*See: debt, n.*

**Treat yourself to that holiday of a lifetime**

*See: debt, n.*

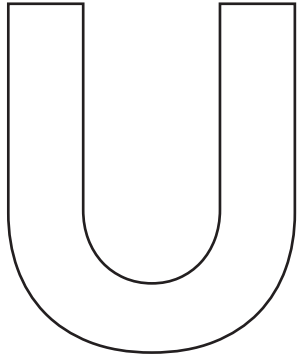


**Turn your house into a home**

*See: debt, n.*

**Turning any corner into your  
own little paradise**

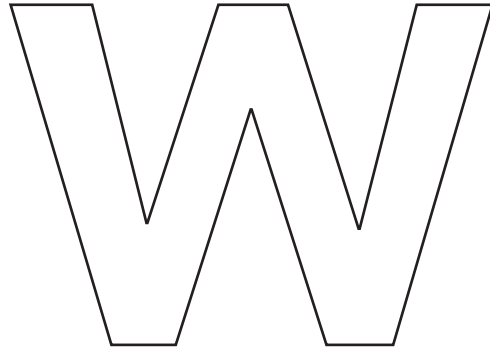
*See: debt, n.*



**Upgrade your abode**

*See: debt, n.*





**We've got lending options to suit you**

*See: debt, n.*

**Weekly payments on the  
day of your choice**

*See: debt, n.*

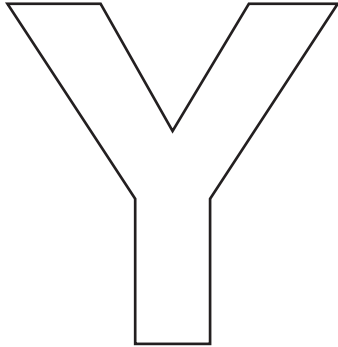
**When you need a bit of  
'wriggle room' until payday**

*See: debt, n.*

**Who's a good shopper? You are**

*See: debt, n.*





**You choose when to pay**

*See: debt, n.*

**You could get more from your home**

*See: debt, n.*

**You pay nothing extra  
when you pay on time**

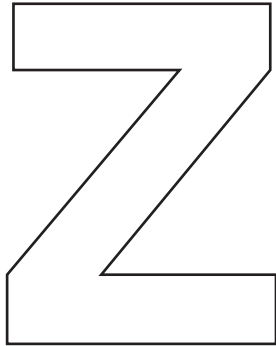
*See: debt, n.*

**You'll know exactly how much you'll  
have to repay each month**

*See: debt, n.*







**Zero per cent interest**

*See: debt, n.*



# How HyperJar works

HyperJar is a simple, digital version of jam-jar budgeting. A to-do list for our everyday spending money, with three unique features:

## 1. Direct payments from an unlimited number of Jars (sub accounts)

Divide your budget in virtual Jars for categories like food, clothes, holidays and nights out and pay from each Jar directly by linking it to the account's prepaid Mastercard. The ultimate budgeting tool.

## 2. Instantly share any Jar

Jars can be shared by up to 100 people, instantly. Social spending made easy for house sharers paying bills, couples not yet ready for a joint bank account, groups collecting subs, friends saving up for a holiday together.

## 3. Get paid to plan

HyperJar customers who are happy to commit money ahead of spending with our partners get an Annual Growth Rate on every penny, as well as ad hoc awards and rate boosts. It's a way to pay now, buy later, with a guarantee to grow spending power.

## About HyperJar

HyperJar Limited is a UK-based fintech company. Its HyperJar money management app is an easy, digital version of jam-jar budgeting with some PayTech magic inside. After a successful pilot, the app soft-launched in Q3 2019 in app stores with several technological innovations. These now include direct card payments from unlimited multiple individual Jars (sub-accounts), Shared Jars for 2-100 people that function as instant joint accounts, and a dynamic Annual Growth Rate on 'pay now, buy later' money committed to merchant partners featured on the app.

Get in touch at [media@hyperjar.com](mailto:media@hyperjar.com).



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