

## Advance Payment Discounts & Payment Plans

Budget	50/50 Default	Advance Payment	Payment Plan 3 months	Payment Plan 6 months	Payment Plan 9 months	Payment Plan 12 months
		Discount	Surcharge	Surcharge	Surcharge	Surcharge
\$ 100-499	+ / -	<b>2,5%</b>	<b>6,5%</b>	-	-	-
\$ 500-999	+ / -	<b>3,0%</b>	<b>5,0%</b>	<b>6,5%</b>	-	-
\$ 1,000 - 1,499	+ / -	<b>3,5%</b>	<b>4,0%</b>	<b>5,0%</b>	<b>6,5%</b>	-
\$ 1,500 - 2,499	+ / -	<b>4,0%</b>	<b>3,5%</b>	<b>4,5%</b>	<b>6,0%</b>	-
\$ 2,500 - 4,999	+ / -	<b>5,0%</b>	<b>3,0%</b>	<b>4,0%</b>	<b>5,5%</b>	<b>7,5%</b>
\$ > 5,000	+ / -	upon request	upon request	upon request	upon request	upon request

Discounts for full advance payment at the time of order placement.  
50% payment at the time of ordering, 50% payment at the time of order completion.

## Advance Payment Discounts & Payment Plans - Examples

Budget	Payment Clearing	Price Change Percentage	Price Change Absolute	Total Final Price	Payment per Month
<b>\$ 100</b>	Advance Payment	-2.5 %	-2.50 \$	97.50 \$	
\$ 100	50/50 Default	0.0 %	0.00 \$	100.00 \$	
\$ 100	Payment plan - 3 months	6.5 %	6.50 \$	106.50 \$	35.50 \$
<b>\$ 500</b>	Advance Payment	-3.0 %	-15.00 \$	485.00 \$	
\$ 500	50/50 Default	0.0 %	0.00 \$	500.00 \$	
\$ 500	Payment Plan - 3 months	5.0 %	25.00 \$	525.00 \$	175.00 \$
\$ 500	Payment Plan - 6 months	6.5 %	32.50 \$	532.50 \$	88.75 \$
<b>\$ 1,000</b>	Advance Payment	-3.5 %	-35.00 \$	965.00 \$	
\$ 1,000	50/50 Default	0.0 %	0.00 \$	1,000.00 \$	
\$ 1,000	Payment Plan - 3 months	4.0 %	40.00 \$	1,040.00 \$	346.67 \$
\$ 1,000	Payment Plan - 6 months	5.0 %	50.00 \$	1,050.00 \$	175.00 \$
\$ 1,000	Payment Plan - 9 months	6.5 %	65.00 \$	1,065.00 \$	118.33 \$
<b>\$ 1,500</b>	Advance Payment	-4.0 %	-60.00 \$	1,440.00 \$	
\$ 1,500	50/50 Default	0.0 %	0.00 \$	1,500.00 \$	
\$ 1,500	Payment Plan - 3 months	3.5 %	52.50 \$	1,552.50 \$	517.50 \$
\$ 1,500	Payment Plan - 6 months	4.5 %	67.50 \$	1,567.50 \$	261.25 \$
\$ 1,500	Payment Plan - 9 months	6.0 %	90.00 \$	1,590.00 \$	176.67 \$
<b>\$ 2,500</b>	Advance Payment	-5.0 %	-125.00 \$	2,375.00 \$	
\$ 2,500	50/50 Default	0.0 %	0.00 \$	2,500.00 \$	
\$ 2,500	Payment Plan - 3 months	3.0 %	75.00 \$	2,575.00 \$	858.33 \$
\$ 2,500	Payment Plan - 6 months	4.0 %	100.00 \$	2,600.00 \$	433.33 \$
\$ 2,500	Payment Plan - 9 months	5.5 %	137.50 \$	2,637.50 \$	293.06 \$
\$ 2,500	Payment Plan - 12 months	7.5 %	187.50 \$	2,687.50 \$	223.96 \$

## Payment Plans - Requirements

### Panamanians & Local Residents

Payment Plan Contract + ID Card Copy  
Bank Reference for Payment Plans > \$1,500

### Foreigners outside Panama

Payment Plan Contract + Passport Copy  
Bank Reference for all Payment Plans

Panama Creative reserves the right to reject payment plan applications at their sole discretion