

How to use online installment option?



Straight/Regular Payment Flow

- Available for 0% Interest with fixed payments
- Applicable to all products with Installment tag
- Terms subject to bank offerings
- Maximum eligible amount depends on credit limit
- Applicable to all products with installment tag



Regular Installment Plan Flow

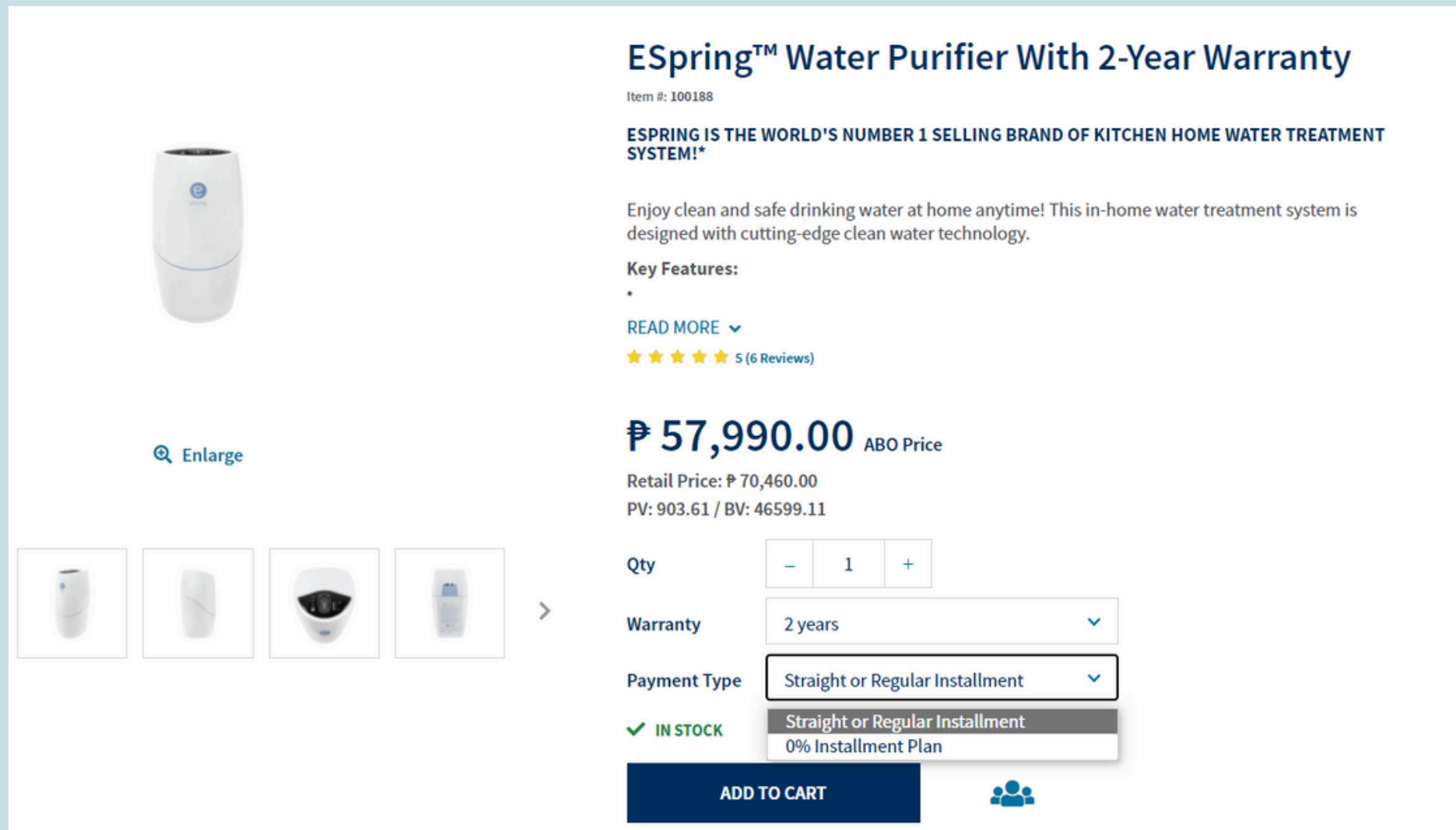
- Available for 0% interest with fixed payments and for regular installments, a minimum of ₱3,000 (0% depends on Amway's offering)
- Subject to the prevailing bank interest rate and conditions
- Applicable to all products and products with installment tag
- Maximum eligible amount depends on credit limit



What is 3ds?

3D Secure, also known as "3DS" or "Verified by Visa" for Visa cards and "Mastercard SecureCode" for Mastercard, is an additional layer of security designed to protect online card payments.

Choose Payment Type



ESpring™ Water Purifier With 2-Year Warranty
Item #: 100188

ESPRING IS THE WORLD'S NUMBER 1 SELLING BRAND OF KITCHEN HOME WATER TREATMENT SYSTEM!*

Enjoy clean and safe drinking water at home anytime! This in-home water treatment system is designed with cutting-edge clean water technology.

Key Features:

[READ MORE](#) ▾

★★★★★ 5 (6 Reviews)

₱ 57,990.00 ABO Price
Retail Price: ₱ 70,460.00
PV: 903.61 / BV: 46599.11

Qty:

Warranty:

Payment Type:

✓ **IN STOCK**

ADD TO CART

Straight Payment: Paying off your entire amount in one payment to avoid interest charges.

Regular Installment: Splitting a balance into fixed payments over time, potentially with interest charges, for more manageable repayment, a minimum of Php 3,000.

0% Installment Plan: A 0% installment plan is a payment arrangement in which a consumer can purchase a product or service and pay for it in multiple installments, with no interest or finance charges applied.



What is an online installment payment?

Online installment payment is a method of paying for products or services in multiple smaller, fixed amounts over a period of time instead of paying the entire cost upfront.

Are online installment payments available for all types of products?

Our 0% interest installment payment option is currently available to a select range of products or product bundles. The regular installment plan applies to all products with a minimum purchase requirement of Php 3,000, subject to the fees and payment charges imposed by the issuing bank.

How secure is the Amway website?

In Amway, we use 3ds or 3d secure. D Secure, also known as "3DS" or "Verified by Visa" for Visa cards and "Mastercard SecureCode" for Mastercard. It is an additional layer of security designed to protect online card payments. It aims to authenticate the cardholder's identity during the online payment process, reducing the risk of fraudulent transactions. 3D Secure is an extra layer of protection we've added to our website's card payment process to ensure the security of your online transactions by requiring additional authentication steps, such as a one-time password sent to your phone or email.



Is there a difference between online installment plans and using a credit card in my transactions?

While both online installment plans and using a credit card involve paying for purchases over time, there are some differences. With online installment plans, the payments are fixed and predetermined, and you know the exact duration to pay off the purchase. On the other hand, credit cards offer more flexibility in payments, but may come with varying interest rates and minimum payments that can extend the repayment period based on your usage subject to issuing banks.

Can I have multiple online installment plans active at the same time with the same or different banks?

Yes, you can maintain multiple online installment plans simultaneously. Currently, our online installment services are accessible through three banks: Citibank, BPI, and HSBC.

Do you have plans to extend this service to additional banks in the future?

Yes, we are continuously evaluating opportunities to enhance our offerings and may consider additional banks down the line.



What happens if I want to return a product that I purchased through an online installment plan?

If you decide to return a product that you acquired through an online installment plan, rest assured that our 100-day money-back guarantee applies, and we will promptly refund the entire amount by reversing the transaction through A/R. However, please note that the ongoing payments to the issuing bank will continue as per the terms of the installment plan.

What is the duration of the 0% offer?

Currently, HSBC and Citibank offer 0% installment plans, while BPI provides choices between 0% interest installment plans and regular installment plans. Watch out for our monthly Amway offers/campaigns for excellent deals.

Can I simultaneously use installment with another mode of payment in one transaction?

Regular installment and AR (minimum of Php 3,000 is allowed in one transaction). For the 0% Installment plan, you cannot mix it with other payment options.

What are the advantages of using online installment options?

The advantages of using online installment options include making expensive purchases more affordable, avoiding large upfront payments, and improving budget management.



How to apply for the regular online installment?

Login to your account at www.amway.com.ph. Add any item on your cart with a minimum amount of P3,000 view cart to proceed to payment. Click on proceed to payment to navigate through Paynamics page for customer information and billing details. Enter mandatory details, then select BPI. Select the tenure from dropdown and check monthly fixed payments. Enter the card details in bank page. Enter OTP. Confirmation page will appear after successful transaction.

How to apply for the 0% installment plan?

Login to your account at www.amway.com.ph. Look for the products/product bundle with installment icon. Upon adding to cart, expand Payment type and choose either Straight Payment/Regular Installment. Click on proceed to payment to navigate through Paynamics page for customer information and billing details. If you choose Straight or Regular Payment option, minimum cart amount should be at least P3,000. Enter mandatory details, then select the bank (HSBC, BPI, Citibank). Select the tenure from dropdown. Enter the card details in bank page. Enter OTP. Confirmation page will appear after successful transaction.

What are the available card tenures you provide?

We offer tenures of 3, 6, 9 and 12 months for both 0% installment plans and regular installments (subject to applicable bank interest rates and fees).