Buy Now and Pay Later Your Favorite Items at JD.ID with Atome.id



Jakarta, Jan 12, 2021 (<u>Issuewire.com</u>) - Lately, online shopping is a new lifestyle to the public. Especially in the midst of the Covid-19 pandemic, many people prefer to shop online rather go to market. Buying and selling activities have become easier and more practical. One of the online buying and selling platforms that are quite attractive to consumers is JD.id

As a trusted E-commerce in Indonesia, JD.id strives to provide the best and ensures ease of transactions with new innovations. One of them is adding the <u>Paylater</u> feature to the payment method. JD.ID collaborates with Atome as an instalment payment method.

Similar to a credit card, Atome also offers a "buy now pay later" feature and provides convenience when shopping. So you can shop early even though don't have cash money.

Atome: Solution to Get Dream Items Early

Atome provides an instalment solution without the need for a credit card and helps you get your dream items more easily and quickly. Atome also offers free 1x instalments if you make payments according to the agreed date or are never late to pay. Free 1x installment can be enjoyed in the last period of your installment.

Shopping Guide Using Atome

Here are the tips that need to be observed and you do before using Atome on the JD.id application:

- Try opening the JD.id application, looking for items in the 0% promo category from Atome.
- Select the items needed, continue by clicking "add to cart" or "buy now"
- Next, please complete the correct personal data
- There are several choices of payment methods, select multi and then click "Atome".
- You must really read the detailed terms and conditions before doing "checkout".
- When you click "checkout" the page will automatically link to the Atome application.
- If this is your first time using the Atome application, then before continuing the process you are required to register first.
- You can fill in your complete personal data after downloading the application on the Playstore. Don't forget, prepare an active KTP and cellphone number for data verification.
- If you are a previous Atome user, you just have to wait for the OTP verification code which will be sent to your cellphone number for max 24 hours.
- If the process has been approved, then it is directed to make down payment. After the down payment process is complete, the goods will immediately be sent to you. However, if the application is not approved for one or two reasons, you will receive an SMS with a new payment recommendation.

Terms and Conditions for Using Atome

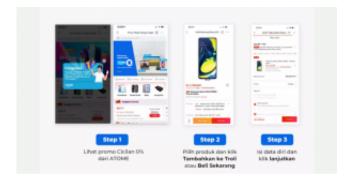
Before applying for <u>buy now pay later</u>installments using Atome, there are several conditions that you must fulfill first, such as:

- Show proof of being an Indonesian citizen with a valid ID card (KTP)
- Minimum age 21 years and maximum 65 years
- Residing in the territory of Indonesia
- Upload correct and appropriate selfies and KTP results

In addition to the above conditions, there are also provisions that are no less important, which is:

- Atome's minimum transaction value is Rp. 1,000,000, with a tenor of up to 6 months.
- 0% interest can only be enjoyed if the payment is always on time. 0% interest is given in the form of free 1 instalment in the last payment period. That is, you only need to pay 5x instalments.
- If once you are late in making a payment, the free 1x instalment facility is forfeited. And interest will be charged for the delay.
- Must pay admin fee according to applicable regulations. The admin fee is paid together with down payment.

Now, the instalments of goods at JD.id don't have to use a credit card and be complicated, just trust Atome. Happy shopping!



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Source: Atome.id

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