



FAQs for GovMint.com® Split Pay™ Installment Program

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What is Split Pay™?

Starting or expanding your coin collection with GovMint.com® just got easier, with our Split Pay™ Program. Split Pay™ is GovMint.com's® flexible payment program that lets you spread the cost of your purchase over two or three payments at no additional charge! And unlike layaway programs, GovMint.com® ships the product to you, and then allows you to make monthly payments without any interest.

How do I know what products are eligible for Split Pay™?

When you're shopping online, you'll see a Split Pay™ screen appear on the One Step Checkout™ Page. When you're shopping with your personal sales representative, or working with our call center agents, he or she will advise you that the product you're interested in purchasing is available for purchase through the Split Pay™ Program and review the information with you.

How many product orders may I place with Split Pay™?

Please note that only one product purchase is eligible for Split Pay™ at this time. Therefore, if you do not see a Split Pay™ option available at the One Step Checkout™ Page, or your personal sales representative or call center agent does not indicate that your purchase is eligible for Split Pay™ then you may have an outstanding Split Pay™ order. You are always welcome to complete an open Split Pay™ purchase by authorizing a complete payment of the purchase through your preferred payment method, then proceeding with a second Split Pay™ purchase once the open Split Pay™ has cleared.

How do I know how many installments I'll have?

If you buy an item online, the number of payments will be displayed on the One Step Checkout™ Page, and our call center agents will review this information with you.

Why is my first Split Pay™ installment higher than the rest?

The product price is divided by the number of installments. Shipping and handling, applicable taxes and any other identified charges are added to the first installment. Because of this, your first installment will always be higher than any subsequent installment(s).

When are my installments due?

We will charge your method of payment for the first installment on the day your item ships. Any additional installment(s) will be charged every 30 days thereafter until the price of the item is paid in full.

What methods of payment can I use to purchase Split Pay™ items?

Visa, MasterCard, American Express, and Discover Card.

Do you accept debit cards or prepaid cards?

You can pay for Split Pay™ items with a debit card but unfortunately we do not accept prepaid cards.

If you would like to update your credit card information for Split Pay™ orders, please contact our customer support at 1-800-721-0320.

Can I use Split Pay™ on an existing order?

To use Split Pay™ installments on an eligible item, you must choose to participate at the time you order. Unfortunately, we can't apply a Split Pay™ option after an order has been placed.

Terms and Conditions: Split Pay™ Installment Payment Program ("Split Pay™").

Split Pay™ allows you to purchase certain items through installment payments over a specified amount of time. Presently, all purchases over US\$150.00, excluding taxes and shipping and handling charges, are eligible for Split Pay™.

The amount of the installments will be calculated as follows: The product price will be divided by the number of monthly installments. Shipping and handling and applicable taxes will be added to the first installment. In some instances, the product price cannot be paid in precisely equal installments. When that occurs, the first installment payment may be adjusted appropriately, usually only by a few cents, to make sure the purchase price is paid in full.

The following example demonstrates how the amount of each installment will be calculated. A customer orders a product through the GovMint.com® website, with a purchase price of \$250 through a three month Split Pay™ installment offer. Shipping and handling is \$3.95 and taxes are \$X.XX. The first payment would be \$XXX.XX (\$XX.XX + \$X.XX + \$XX). The second and third payments would be \$XX.XX each.

The following methods of payment can be used for Split Pay™ purchases via GovMint.com's website: Visa, MasterCard, American Express, and Discover Card (each referred to as a "Split Pay™ Eligible MOP").

By choosing to use Split Pay™, you authorize GovMint.com® to charge your Split Pay Eligible MOP for the first installment on the day the Split Pay Eligible Item ships. Any additional installment(s) will be charged every 30 days thereafter until the price of the Split Pay Eligible Item is paid in full.

If a charge for a Split Pay Eligible Item is declined, we may resubmit it the number of times permitted by payment card rules. If the charge is declined after being resubmitted as permitted by the payment card rules, we may charge you late charges and costs of collection up to the maximum amount allowed by law. In order to avoid declines, you agree to provide us with updated information if the number changes on your Split Pay Eligible MOP or the card expires, and you authorize us to charge updated card information that we may obtain from other sources.

Past due payments are subject to GovMint.com's Dispute Resolution Policy contained in these Terms and Conditions.

You must choose to participate in Split Pay™ at the time you place your order. Split Pay™ cannot be used with an existing order.

By purchasing any product with Split Pay™ you agree to be bound by GovMint.com's® Terms and Conditions, including the above terms and conditions for Split Pay™. You also agree that to the extent required by law, by purchasing any item from GovMint.com®, through placing an order with our call center, providing your debit/credit card number, providing other identifying information, by ordering on our website and/or any other actions to effect an order, you have provided your electronic signature agreeing to GovMint.com's® Terms and Conditions and otherwise agree to GovMint.com® Terms and Conditions.

** Approval of a Split Pay™ purchase is subject to credit approval as determined by "your credit card provider" and is available to US customers who are of legal age in their state of residence.

Terms and Conditions: GovMint.com Dispute Resolution Policy

Any controversy or claim arising out of or relating in any manner to any product(s) purchased from GovMint.com (on the website, via eBay or other third party reseller, catalog, direct mailer, personal sales representative, or call center agent), orders placed for such product(s), return of such product(s), use of such product(s) and/or use of the website or network ("Claim") shall be settled by individual binding arbitration administered by the American Arbitration Association (AAA) using the AAA's Commercial Dispute Resolution Procedures. Any such arbitration shall be conducted only in Minneapolis, Minnesota. Any decision or award as a result of any such arbitration proceeding shall be in writing and final and shall provide an explanation for all conclusions of law and fact and shall include the assessment of costs, expenses, and reasonable attorneys' fees. An award of arbitration may be confirmed in a court of competent jurisdiction in Hennepin County, Minneapolis, Minnesota. Such arbitration shall be specific to you, and as such, you agree that you shall not bring and expressly waive your right to be a lead plaintiff or participant in, any action against GovMint.com as part of a class filed either in arbitration or in any court. All parties retain the right to seek adjudication in a small claims tribunal in the county of your residence for disputes in amounts that are within the scope of such tribunal's jurisdiction. You waive any right to consolidate or otherwise combine your Claim with any Claim(s) filed by other persons with such small claims tribunal. Any dispute that cannot be adjudicated within the jurisdiction of a small claims tribunal shall be resolved by binding arbitration as described in and in accordance with, the terms of this Agreement; provided however, that if applicable law limits GovMint.com's access to a small claims tribunal (including without limitation, by prohibiting corporations from filing small claims actions or by limiting the number of small claims that GovMint.com can file), GovMint.com retains the right to seek adjudication of its Claims in a court of competent jurisdiction in the county of your residence. In the event the foregoing is held to be unenforceable by any court, you and GovMint.com agree to submit to the exclusive jurisdiction of the courts located in Hennepin County, Minnesota to resolve any Claim. Any Claim that you have with GovMint.com must be commenced within one year after the Claim or cause of action arises or such Claim or cause of action shall be barred.

How much will credit inquiries affect my score

The impact from applying for credit will vary from person to person based on their unique credit history. In general, credit inquiries have a small impact on one's FICO Scores. While inquiries often can play a part in assessing risk, they play a minor part. Much more important factors for your scores are how timely you pay your bills and your overall debt burden as indicated on your credit report.

<http://www.myfico.com/crediteducation/creditchecks/inquiries.aspx>

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- World Coins
- Precious Metals
- Currency
- All Silver Coins
- All Gold Coins
- All 2016 Products
- All 2017 Products
- Scarce & Unique Division

Reference

- Glossary
- Sitemap






Customer Support

- Contact Customer Service
- Shipping and Handling
- Frequently Asked Questions
- Privacy Policy
- About GovMint.com
- Careers

GovMint.com

14101 Southcross Drive
Burnsville, MN 55337
Sales: [1-800-642-9160](tel:1-800-642-9160)

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[Have a suggestion?](#)

Shop with Confidence

- Return Policy
- BBB Rating: 4.2/5
- Terms and Conditions
- Split Pay Program™



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