



Pay Monthly

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Pay Monthly by Upgrade is a third party provided payment option that makes travel more accessible, affordable, and rewarding. With flexible payment options, you can book now and pay over time.* Ask your agent about Pay Monthly at checkout, complete a short application, and learn about your monthly payment options.

Frequently Asked Questions

Who can apply?

To qualify for Pay Monthly, applicants must:

- Be a resident of the U.S. (unavailable to residents of IA, D.C. and WV)
- Be 18 years old or older
- Have a debit card or bank information available (for the first payment)
- Have a mobile phone

How is my offer determined?

- We look at a number of factors, including your credit information, trip details, and more.

Can I travel before paying off my trip?

- Yes! You do need to allow a few days between booking and your departure date for things to process. Other than that, you are free to travel - even before you're all paid off.

Will applying for Pay Monthly affect my credit?

- For US consumers, there's a soft inquiry when you check for offers, but no hard inquiry at any time. Thus, inquiries may appear on your consumer report but your credit score should not be impacted.

Is my personal information secure with Pay Monthly by Upgrade?

- Upgrade has the industry's highest level of data security (PCI Level 1). We encrypt all sensitive data – including your social security number. We also maintain physical, electronic, and procedural safeguards to protect your information.

Applying for Pay Monthly

How do I apply?

- After confirming your reservation with your travel agent, tell your agent you would like to use Pay Monthly. Your agent will send you an email with a link to the payment page. On the payment page, select Pay Monthly and complete a short application. If approved, you'll see your monthly payment options in seconds. You can accept the offer or proceed with a different form of payment. You are not locked in until you select "complete booking." If your application is declined, we'll send you an email explaining why.

Why wasn't my loan approved?

- If your application is declined, we'll send you an email with the specific reason(s) why. That information will also be available in your account at [upgrade.com/portal](https://www.upgrade.com/portal)

How do I cancel a purchase I made with Pay Monthly?

- Cancel your purchase directly with your travel agent. Upgrade will automatically apply any refund to the outstanding principal balance of the customer's loan, if applicable. Timing of the credit varies, but typically your account will be updated within 7-10 days.

Can I make changes to travel I made with Pay Monthly?

- Any travel related changes would need to be discussed with your travel agent directly. The effect of any changes to your travel arrangements on your loan balance depend upon the nature, type and dollar amounts involved in the change made.

Are all itineraries eligible?

- If your vacation package is between \$150- \$15,000 and you are booking at least 5 days in advance, you may be eligible for Pay Monthly.

When do I pay for travel insurance?

- Your first loan payment will include the cost of travel insurance, if purchased.

When does interest start to accrue?

- Interest begins to accrue once the loan is originated, which is typically within 24 hours of booking.

Making payments

When do I make my first loan payment?

- Depending on your offers, you will either make a down payment at time of purchase, or make your first loan payment 30 days after booking.

Where can I review my loan details?

- To see your loan details and payment history, sign in to your account at upgrade.com/portal and click on the Loans tab.

How do I make my loan payments?

- You can make payments by visiting upgrade.com/portal and clicking the Loans page. On the Loans page, click the Make a Payment button. To keep things simple, Upgrade can automatically process your payments and notify you with email and text messages.

Can I make additional loan payments?

- Yes, you can make additional payments to pay down your balance or pay your trip in full.

If I make additional loan payments, will my monthly payment change?

- Making additional loan payments won't change your monthly payment amount, but it will decrease the total amount of interest you pay over the life of your loan.

Are there any penalties for paying my loan early?

- No, there are no penalties for paying off your loan early.

Can I change the form of payment I'm using to make my loan payments?

- Yes, simply sign in to upgrade.com/portal and click on the Accounts tab.

Does Upgrade send payment reminders?

- Yes, we send reminders via both email and text message.

When are my payments due?

- Your monthly due date is the same as the day you booked your trip. So, if you booked on the 10th, each payment is due on the 10th. In shorter months, due dates on the 31st, 30th, and 29th fall on the last day of the month.

What happens if I don't pay?

- While Upgrade doesn't charge late fees for the Pay Monthly product, interest on a missed payment accrues daily, and your trip may be canceled if loan repayment goes too far behind schedule. Upgrade reports all payment activity including non-payment.

How do I update my phone, email or home address?

- To update your contact information, reach out to customer service at **(844) 257 – 5400** or support@upgrade.com.

For more information, [click here](#)

Please note that Pay Monthly by Upgrade is the same program as Flex Pay by Upgrade.

*Down payment may be required. Actual terms are based on your credit score and other factors and may vary. APRs range from 0% to 36%. Minimum \$150 purchase required. Not everyone is eligible. Loans made through Pay Monthly by Upgrade are offered by these lending partners, Privacy Policy, Terms of Use. Upgrade, Inc. (NMLS #1548935) holds the following state licenses; and does business under the following DBAs. 275 Battery St 23rd floor, San Francisco, CA 94111