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PAY EVERY TWO WEEKS your first payment today, the rest in 2-week intervals. WHY USERS CHOOSE FOUR Quick and easy sign-up process Access to hundreds of online shopping options Manage your installment plans and track spending Get notified before each payment is dueWorks with top online retailers for a seamless checkout DOWNLOAD FOUR TODAY and discover a better way to shop onlinebuy now, pay later in 4 installments, and stay in control of your spending. Users must be 18 or older, a U.S. resident, and meet additional eligibility requirements. Not available in NM. By using the Four app, you agree to Fours User Agreement and Privacy Policy. Four is fairly easy to use and is accepted by many of the stores the others with similar services provide which is the great part. Where things begin to turn is in the customer service department or lack there of. The lack of timely responsiveness regarding issues with app and the holds placed on funds in your account and then issues when you go to checkout from a store are ridiculous. They leave you without your order and now your 1st payment is on hold until it falls off and banks cant do anything to get your funds back to you because its a pending transaction. This has happened to a few people I know and Im currently without merchandise or my money. It took multiple attempts to reach someone only to be told by email they would forward my request to another department. Unfortunately for me Ive had enough and once I can get my funds released Ill be discontinuing use. Four is fairly easy to use and is accepted by many of the stores the others with similar services provide which is the great part. Where things begin to turn is in the customer service department or lack there of. 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I was declined with their normal we cant accept all orders yada yada.. It was whatever and tried a week later on another site for \$75.. Same Notice if they cant accept my order. I reached out to customer service to see if there was an issue with my account and they gave the same scripted response of how Im approved and disapproved for orders and to try again in a week.. The Christmas season was coming up so at the start of December I tried to start my shopping early and again no matter what website I clicked on or dollar amount I tried it gave me the same I cant be approved for the order. Ive tried \$300 like I used to be able to do without issue down to the minimum of \$35 on orders and no luck. I reached out to customer service again to try and see what is really going on but it was the same scripted response again and to try again in a week(no help). App is fully updated, banking and card accounts have never changed, so not sure what is going on with the company. Dont waste your time on this one and stick to one of the more notable ones that will actually work when you need them. Developer Response Were so sorry to hear that youve run into this issue. Please reach out to us at support@paywithfour.comour team is here to help! Been using Four for 2.5 years now and its always been great and easy to use especially around the holidays. Spending limit \$1200 and have made purchases of up to \$600 in one transaction without any problem. Have never missed a payment and 2 months ago back in October I tried to make a \$50 purchase using Four. I was declined with their normal we cant accept my order. I reached out to customer service to see if there was an issue with my account and they gave the same scripted response of how Im approved and disapproved for orders and to try again in a week. 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I had ordered a large amount of items from a retailer, but only received four of the items in that order. The majority of the order was delivered to the wrong address. Four did absolutely nothing to help with this issue. Their customer service response was to contact the retailer, which I had, of course already done. The retailer had issued the credit for the items I did not receive within two days of my reporting the issue. Although I contacted Four several times they continued to debit my payment method for the final three payments, that were not owed because I did not receive the items. After many calls and messages, it still took nearly three months before Four processed the refund from the retailer. They charged a \$7 late fee for those final three payments that were not in any way late, as I did not have the merchandise. They deducted those fees from my refund. Absolutely nothing I could do to speed the process up or actually receive the correct refund amount. Three months for the company as sketchy at best. Just dont bother. Klarna, Afterpay and ZIP are so much more reliable and customer satisfaction oriented. Developer Response We understand that waiting for a refund can be stressful and wed never want you to feel like youre not being heard! Please feel free to reach out to us for more information at support@paywithfour.com. I have used a few other pay in 4 apps each with a positive outcome, but this Four app/company is awful. Their customer service is horrible and the time it takes to get any kind of response is unacceptable. I had ordered a large amount of items from a retailer, but only received four of the items in that order. The majority of the order was delivered to the wrong address. Four did absolutely nothing to help with this issue. Their customer service response was to contact the retailer, which I had, of course already done. 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We understand that waiting for a refund can be stressful and wed never want you to feel like youre not being heard! Please feel free to reach out to us for more information at support@paywithfour.com. Have been using the app since 2022. Never had a cap on what I was allowed to spending limit and have placed many orders totaling thousands of dollars in the past. Now when trying to place orders, it tells me Im allowed to spend only x amount on an order. Ive placed several orders at once, totaling almost my entire limit with no issue before. Now, its an issue. I understand that there may be a flood of new customers and youre trying to be cautious. But if you have ppl that have been using this service for some time now, at least show loyalty to them. Im trying to buy some bigger ticket items for Christmas and my daughters bday, as I did last year with no problem, and now Im unable to since my order total cannot exceed freakin \$40! What am I supposed to do with that?! \$1900 spending limit and it serves me no purposes now because you decided to change up everything about this service. Thats not right, nor is it even fair especially since I used to be able to purchase with no order limit?! Developer Response Were so sorry that youve run into technical trouble. We would love to hear from you so we can help! Please reach out to us at support@paywithfour.com. Have been using the app since 2022. Never had a cap on what I was allowed to spending limit. Have a \$1900 spending limit and have placed many orders totaling thousands of dollars in the past. Now when trying to place orders, it tells me Im allowed to spend only x amount on an order. Ive placed several orders at once, totaling almost my entire limit with no issue before. Now, its an issue. I understand that there may be a flood of new customers and youre trying to buy some bigger ticket items for Christmas and my daughters bday, as I did last year with no problem, and now Im unable to since my order total cannot exceed freakin \$40! What am I supposed to do with that?! \$1900 spending limit and it serves me no purposes now because you decided to change up everything about this service. Thats not right, nor is it even fair especially since I used to be able to purchase with no order limit for the past 2 years. I love the variety of stores you offer but this serves me no purpose at this point! What am I going to do with a \$40 order limit?! Were so sorry that youve run into technical trouble. We would love to hear from you so we can help! Please reach out to us at support@paywithfour.com. Bug fixes and improvements to make your shopping experience better than ever! Bug fixes and improvements to make your shopping experience better than ever! 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Bug fixes and improvements Bug fixes data may be collected and linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Purchases Financial Info Contact Info User Content later. 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Four most common piano chords. Four most common chords in pop songs. Most useful chord. What is a common chord. Four most common guitar chords. 4 most popular chords. What are the four most common chords in popular music. 4 most used chords. 4 most common chords. Most common four chord progressions. Four most popular guitar chords.

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