



How to Shop on EMI Without a Credit Card?

Reasons Why People Prefer To Shop On EMI Without a Credit Card

Let us understand more precisely why people want to shop on EMI without a credit card. Following are some reasons that back up the above statement:

- **Accessibility:** Some people do not have credit cards, while some have low credit scores. A low credit score makes acquiring a credit card difficult, so they prefer shopping on non-credit card EMI.
- **Affordability:** EMI choices have lower interest rates than credit card EMIs, making them a more affordable choice.
- **Availability:** EMI options are readily available at various retail stores and online shopping platforms, inviting individuals to use this payment choice.
- **Budgeting:** Individuals can budget their expenses in a better way by shopping at EMI, as they have a clear idea of their monthly expenditures.
- **Convenience:** Shopping on EMI is a convenient option for those who don't have the funds to make big-ticket purchases.
- **Flexibility:** Shopping on EMI gives individuals the flexibility to make big purchases without doing full payments in a go. With set monthly payments, individuals can spread out the expense over a longer period of time.
- **No Debt Accumulation:** Individuals can avoid stockpiling debts on their credit cards owing to the gift of fixed monthly payments.
- **No Credit Checks:** Credit card applications require credit card checks which is not the case when you shop on EMI without a credit card. It is a plus point for individuals with poor credit card history.
- **No Annual Fees:** Credit cards usually come with some annual fees, while the EMI options may not have any fees.
- **Rewards:** Some EMI shopping options, such as reward points or cashback offers, can bring extra benefits.

Using Non-Credit Card Options To Shop On EMI

The most widespread no-credit card options to shop on EMI and their usage are discussed below:

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