



Get there with Purchasing Power.

Pay over time with
payroll deduction.

Scan to unlock
your Spending Power*



Frequently Asked Questions

1. Can I participate?

You must be **at least 18 years of age, a full-time, active employee of SPX for at least 12 months, earn at least \$16,000 a year, and have a bank account or credit card (to be used in case of non-payment via payroll deduction).**

2. Who do I contact with questions?

Visit spxvoluntarybenefits.com or call **877-295-3939** for more information.

3. Is this a discount program?

Although not a discount program, you are able to make convenient, affordable, automated payments over time right from your paycheck with no credit check, no down payment and no hidden fees.

4. What can I purchase?

You can shop 40,000+ brand-name products including electronics, appliances, furniture, accessories and so much more.

5. How do I get started?

It's easy to start using the program. Go online and sign-up for free by visiting purchasingpower.com and learn more about how the program works.

6. When is the first deduction taken from my paycheck?

It typically takes 1-2 payroll cycles before a deduction occurs after you place an order.



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7. How is an order placed?

Placing an order is simple!

Step 1: Visit **purchasingpower.com** and sign-up for free

Step 2: Browse our catalog to shop thousands of brand-name products and add items to your shopping cart

Step 3: Follow the prompts to proceed through check-out

Step 4: The items will ship to you upfront with automated payments starting after 1-2 payroll cycles for the amount shown during checkout

8. Am I limited to making a certain number of purchases?

The number of items you can purchase is not limited, however, there are spending limits which are pre-determined based on your tenure and salary. Periodically, overall spending limits are evaluated and any necessary adjustments are applied based on overall customer purchases and payment activities.

9. How do I return or replace an item?

You can use a self-service online return process. Log on to the site and go to 'My Account' to select an order you want to return or have replaced. Select the 'return item' box to receive a pre-paid UPS label that you will print and affix to the box with the product you are returning. After your package is shipped and processed, expect to see a credit on your account statement within 8 business days.

10. What amount do I pay?

The price you see is the price you pay. There are no down payments or hidden fees.

11. When are items paid off?

You have up to 12 months to pay off your purchase through manageable payroll deductions and there is not a penalty if you decide to pay off your purchase early.

12. What happens if I go on a leave of absence or if I terminate from the firm and I haven't finished paying off my purchase?

Purchasing Power will work with you to setup payment arrangements if you are on a leave of absence or no longer with your employer.