

# Cardless EMI: A Convenient Financing Option for Shoppers Across India

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[www.ombika.com](http://www.ombika.com)

## Cardless EMI

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In today's fast-paced world, online shopping has become the go-to option for many consumers. With just a few clicks, you can browse through a wide range of products and have them delivered right to your doorstep. However, sometimes the price of the product you desire may be out of your budget. This is where Cardless [EMI](#) comes to the rescue.

OMBIKA, one of [India's](#) leading online marketplaces, has partnered with Early Salary, Instacred, and Axio to offer Cardless EMI options to its customers. This means that you can now buy your favorite products and pay for them in easy monthly installments, without the need for a [credit or debit card](#).

Early Salary, Instacred, and Axio are trusted [financial institutions that provide quick and hassle-free financing](#)

options. With their help, OMBIKA aims to make online shopping more accessible and affordable for [shoppers across](#) India.

## How Does Cardless EMI Work?

Cardless EMI works on the principle of buy now, pay later. When you make a purchase on [OMBIKA](#), you can choose the Cardless EMI option at the checkout. This will redirect you to the [financing](#) partner's website, where you can complete a quick and simple application process.

Once your application is approved, the financing partner will pay [OMBIKA](#) on your behalf, and you can take home your desired product. You will then need to repay the financing [partner in easy monthly installments over a specified period](#) of time.

## Benefits of Cardless EMI

Cardless [EMI offers several benefits that make it an attractive financing](#) option for shoppers:

- **No [Credit or Debit Card](#) Required:** With Cardless EMI, you don't need to have a credit or debit card to make a purchase. This makes it a convenient option for those who don't have access to traditional [banking](#) services.
- **Flexible Repayment Options:** Cardless EMI allows you to choose a repayment tenure that suits your budget. You can opt for shorter or longer repayment periods, depending on your financial situation.
- **No Hidden Charges:** The financing partners associated with [OMBIKA](#) offer transparent and competitive interest rates. There are no hidden [charges or processing fees](#), ensuring that you know exactly what you're paying for.

# How to Avail Cardless EMI on OMBIKA

Availing Cardless EMI on [OMBIKA](#) is a simple and straightforward process:

1. Choose your desired product and add it to your cart.
2. At the checkout, select the Cardless EMI option.
3. You will be redirected to the [financing partner's website](#).
4. Complete the [application process](#) and wait for approval.
5. Once approved, the financing partner will pay [OMBIKA](#) on your behalf.
6. Take home your [product and start repaying the financing partner](#) in easy monthly installments.

With Cardless EMI, [OMBIKA is revolutionizing the way people shop online](#). By partnering with trusted financial institutions like Early Salary, Instacred, and Axio, [OMBIKA](#) is making it easier for shoppers across India to fulfill their desires without breaking the bank.