Enjoy it now, pay over time

Lease-to-own payment option

Scan to apply now and pay over time with Koalafi!

Any credit welcome[1]

Koalafi looks at more than just your credit score. Applying for a lease won't impact your FICO score.[2]

Credit reporting

On-time payments may give you an opportunity to build your credit.[4]

Early purchase option

Pay off your lease early and save.[3]

Trusted customer service

4.5 stars on Google.[5]

Koalafi

koalafi.com | PO Box 5518, Glen Allen VA 23058 | **Customer Support:** 844.937.8275

[1]We do perform a credit check on the customer as a part of our application process. Any credit is welcome to apply, but approval is never guaranteed for every applicant. Offer subject to change. The program described is a rent-to-own (or lease-to-own) transaction. You will not own the leased merchandise or acquire ownership rights unless you make all scheduled payments or prepay in accordance with the lease. Details may vary by state. Consult your lease for complete terms and conditions. [2]Submitting an application will result in a soft inquiry on Experian and will not affect your FICO score. Upon signing your lease contract, a hard inquiry will be placed on Clarity and DataX, which are non-traditional consumer reporting agencies. Neither inquiry affects your FICO score. [3]Offer applicable to lease product only. You can take advantage of the early purchase option by calling Koalafi at (844) 937-8275 to set up additional payments within the promotional period (often 90 days, though this may vary based on the store & state). If you pay off within this period, then you will only owe the initial payment, purchase price, taxes, & associated fees as outlined in your lease agreement. You must make all payments on time to remain eligible for the promotional period. Lease holders in California have a minimum 92-day early purchase option. For qualifying customers only. See lease agreement for details. [4] You may have an opportunity to build credit by making on-time payments over the entire agreement term. Koalafi reports positive and negative payment history to multiple credit bureaus. [5]Based on the Google reviews of Koalafi (previously West Creek) as of 9/2/26. This rating may change over time.