

## Broker Disclosure

Credit subject to status and affordability. JCLH LTD FRN: 1030408 trading as CITY TILES Bathrooms & Kitchens are authorised and regulated by the Financial Conduct Authority. We are a credit broker not a lender – credit is subject to status and affordability and is provided by Mitsubishi HC Capital UK PLC. Terms & Conditions Apply. The register can be accessed through <http://www.fca.org.uk>

## Finance FAQ Text

### ***How do I choose to PaybyFinance?***

Just select the finance option on the checkout page.

### ***Who is eligible to apply for online finance?***

To apply for online finance, you must be over the age of 18, work at least 16 hours a week, or be retired with an income. You must also be a resident of the United Kingdom and have lived in the UK for the last 12 months or more.

Unfortunately, we are unable to offer online finance to residents of Eire. Homemakers aren't excluded from applying under their own names; however the employment details of your spouse / partner will be required in order to process your application.

### ***When do my repayments start?***

Your monthly repayments will begin one month after your purchase has been delivered. *For Buy Now Pay Later agreements the monthly repayments will start 12> months after the agreement has been signed.*

### ***Are there any arrangement fees or hidden extras for credit?***

No. There are no arrangement fees or hidden extras.

### ***Applying for online finance***

Applying for online finance couldn't be easier or more convenient. When you buy online from JCLH LTD trading as CITY TILES Bathrooms & kitchens you have the choice of applying for finance by adding your purchase to the shopping basket, selecting the finance option, and completing an online application form. Just follow the simple instructions, entering your personal details as required and we'll do the rest.

The whole process only takes a few minutes and is simple and secure. Once your finance application is approved, you will then be advised of how to sign the finance agreement and you will also receive an email confirming these details.

Please read the agreement carefully checking that all the details are correct, then either electronically sign the agreement or print and sign the agreement in both boxes. Post the signed agreement to the address shown on the covering letter of the agreement.

Following receipt of your finance agreement and a few additional checks, your goods will be dispatched.

### ***How quickly will my finance application be approved?***

All finance decisions will be made within 60 seconds. Once you are approved, we will contact you (during working hours Monday to Friday) to arrange delivery. If your application is referred Novuna's Underwriting Team will review your application and may request some further information from you before making their decision.

### ***Once my application is approved, what happens next?***

Within minutes of your application being approved, you will be presented with the options to either e-sign or print and return your finance agreement.

If you choose to e-sign your agreement, a PDF of your agreement will be displayed on screen. You should read the agreement carefully before clicking all the relevant sections agreeing to its terms.

Once you have agreed to the terms of the finance agreement *JCLH LTD trading as CITY TILES Bathrooms & kitchens* will be notified and you need do nothing more.

If you choose to print and return your agreement you should print the agreement, read it carefully and then sign the document following the instructions on the covering letter. This signed document should then be posted to the address shown on the covering letter of the finance agreement.

Note that products will not be allocated to your order until your completed and signed agreement is returned and received by Novuna Personal Finance. Shipment of your goods will follow soon after your agreement has been returned and received.

### ***Will you credit score me and if so, what does this mean?***

Credit scoring is the process used by financial services companies to evaluate the credit risk of new applicants. This technique will be applied to your application for online finance. Credit scoring works by awarding points for each answer given on the application form such as age, income and occupation, together with information obtained from credit reference agencies.

This information allows consistent decisions to be provided, ensuring all applicants are treated fairly. Credit scoring does not discriminate on the grounds of sex, race, religion or disability.

### ***If you decline my application, what is the reason?***

In addition to credit scoring, Novuna also takes into account confirmation of your identity, validation of certain application details, existing commitments and information held at the credit reference agencies. Though Novuna is unable to provide you with a main reason for declining your application, it is usually based on one, or a combination of the following:

- Your credit score (please note that every finance company will score you differently)

- Adverse credit reference agency information
- You are considered to be overcommitted
- You are aged under 18
- Your existing account performance with other lenders

### ***What type of information do credit reference agencies hold about me?***

Some of the information is public information, for example electoral roll, County Court Judgments and bankruptcies. Other lenders may also file information about accounts you hold with them for instance this could include your payment history and outstanding balance on these accounts. Any requests for credit, where a credit reference search has been undertaken, will also be filed, although the result of the request is not recorded.

### ***How do I obtain a copy of this information?***

Send a request to the relevant credit reference agency, together with details of all addresses at which you have lived over the last 6 years:

- Experian Limited, Customer Support Centre, PO Box 9000, Nottingham, NG80 7WF
- Equifax Ltd., Customer Service Centre, PO Box 10036, Leicester, LE3 4FS
- TransUnion International UK Limited, Consumer Services, PO Box 491, Leeds, LS3 1WZ

The above listed agencies will provide details of information relating to these addresses. If you believe that the information is incorrect, you can ask the agency to correct it.

### ***If my application is not successful, can I re-apply?***

Yes. We acknowledge that circumstances change and just because a previous application has been refused, it does not mean that a further request will automatically be turned down. We do suggest however, that you leave at least 6 months between applications.

### ***Can I request delivery to an address other than my home?***

In order to safeguard against fraudulent applications, we regret that we're able only to deliver goods to the home address of the applicant.

### ***What is APR and Rate of Interest?***

The 'rate of interest' is the cost you will pay each year to borrow the money, expressed as a percentage rate. It does not reflect fees or any other charges. The 'APR' is a broader measure of the cost of borrowing than the interest rate. The APR reflects the interest rate, and other charges that you pay to get the loan. The FCA description of any APR is "APR stands for the Annual Percentage Rate of charge. You can use it to compare different credit and loan offers. The APR takes into account not just the interest on the loan but also other charges you have to pay, for example, any arrangement fee. All lenders have to tell you what their APR is before you sign an agreement. It will vary from lender to lender.