



**24 months 0% Interest
Free Credit**

Finance Example	Details
Cash Price	£2,500
Deposit	£500
Total Amount of Credit	£2,000
Term	24 months
24 Monthly Payments	£83.33
Fixed Rate of Interest	0%
Total Amount Payable	£2,500
Total Charge for Credit	£0



120 months representative example
10.9% APR interest bearing

Representative Example - 10.9%	Details
Cash Price	£2,500
Deposit	£500
Total Amount of Credit	£2,000
Term	120 months
120 Monthly Payments	£26.87
APR Representative	10.9%
Fixed Rate of Interest	10.9%
Total Amount Payable	£3,724.40
Total Charge for Credit	£1,224.40

Eligibility Guide

You may be eligible if...	You may not be eligible if...
You are at least 18 years old	You are unemployed (unless you have a spouse/partner in full-time employment)
You have been a UK resident for more than 3 years	You are a foster carer (unless you have a spouse/partner in full-time employment)
You have a personal bank account that allows Direct Debits	You are an unregistered childminder
You live in a house you own	You are a full-time student (unless you're a trainee nurse or doctor)
You are in permanent employment (min. 16hrs per week)	You are a supply teacher (unless you have a permanent contract with a specific school)
You are self-employed	You work a temporary position or via an agency
You are retired	You are a customer without an email address and telephone number
You are on disability allowance	
You are unemployed or a 'house person' (as long as you have a cohabiting working partner who gives consent)	
You are a customer with an email address and telephone number	