



## THINKING OF CHOOSING FINANCE ?

Finance is a great way to spread the cost of your purchase. To make it easy we've teamed up with Deko whose smart technology lets you apply for and complete the loan application quickly and entirely online.

Simply add the items you love to your basket. Once at checkout select the finance option that suits you and then choose Deko. The quick application form should take no more than a couple of minutes to complete and you'll receive an instant decision. Easy!

## CHECK YOUR ELIGIBILITY

You will only be considered for finance if you:

- Are at least 18 years old
- Are in regular full or part-time employment (minimum 16 hours per week or £5,000 per annum, unless you are retired and receiving a private / company pension or in receipt of disability allowance)
- Are a permanent UK resident and have lived in the UK for at least 3 years.
- Have a UK bank account capable of accepting Direct Debits
- Have a good credit history with no late payments, debt relief orders, CCJs, IVAs or bankruptcies.
- Provide an email address so your documentation can be emailed to you.

Credit Reference Agencies: Please check your credit rating with one of the following:

- **Equifax Limited** - Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US, [www.equifax.co.uk](http://www.equifax.co.uk) 0844 335 0550
- **Callcredit Limited** - Consumer Services Team, PO Box 491, Leeds, LS3 1WZ, [www.callcredit.co.uk](http://www.callcredit.co.uk) 0870 060 1414
- **Experian Limited** - Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ, [www.experian.co.uk](http://www.experian.co.uk) 0844 481 8000

## FINANCE OPTIONS

We offer a range of interest bearing finance options to help you spread the cost of your purchase over 12, 24 or 36 months. The value of the loan needs to be over £300 and a deposit of 10% of the value of the goods.

Representative examples would be:

- 19.9% finance over 12 months
- Total order value = £600
- 10% deposit = £60
- Total amount of credit = £540
- Duration = 12 months
- Representative APR = 19.9%

- Interest charged = £54.96
- 12 monthly payments of = £49.58
- Total amount payable = £654.96

## PAYING WITH FINANCE

Simply add the purchases to your basket and select '**Pay Monthly**' at checkout. You'll then be taken to the application form, which takes just a few minutes to complete.

## REPAYING THE LOAN

Your first direct debit payment will be taken about a month after you receive your purchase. This will show on your statement as a payment to your lender. You have the right to repay all or part of the loan early at any time.

## CANCELLATION

There is a 14-day cooling off period where you can withdraw from the credit agreement after signing your documents. If you want to do this, you need to notify the lender.

A payment plan does not affect our standard refund and returns policy. Just contact us and we'll cancel your application and the lender will refund your deposit and let you know of any outstanding balance if applicable.

## THE LEGAL BIT

Academia is authorised and regulated by the Financial Conduct Authority, register number 04771037. Finance is provided through the Deko platform by a number of lenders. You will be offered the best rate available based on your credit history and the lenders' credit decision policies.

Deko is a trading name of Pay4Later Ltd who act as a credit intermediary. They are registered in England and Wales (company number 06447333) and authorised and regulated by the Financial Conduct Authority (register number 728646). For more information please go to [www.dekopay.com/faq](http://www.dekopay.com/faq) or visit [www.dekopay.com](http://www.dekopay.com).