

# INTEREST FREE FINANCE



*subject to status. minimum spend and T&Cs apply*

**Pay for your Charnwood stove by finance**

*Spread the cost of your fire*

*with Pay By Finance from NOVUNA.*

*Currently available at 0% APR with 50% deposit.*

*Pay the remainder over a 10 month term.*

**Representative example**

**Purchase of Charnwood Aire 5: £1,836.00 \***

10-month repayment – Supply Only

Purchase Price: £1,836.00

Deposit (50%)- £918.00

APR representative: 0%

Interest rate: 0% p.a. fixed.

10 monthly repayments of £91.80

Total Amount Payable by Finance £918.00

**Total Amount Paid £1,836.00**



*\*Please note these are example prices only. RRP subject to change. Based on prices from October 2024.*

Credit subject to status and affordability. Terms & Conditions Apply. R W Knight & Son is not a lender. Credit is subject to status and affordability, and is provided by Mitsubishi HC Capital UK PLC.

**R W KNIGHT & SON**  
**A FAMILY STOVE**  
**& HEATING BUSINESS EST. 1974**



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## **Frequently Asked Questions**

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

Your monthly repayments will begin one month after your purchase has been delivered.

### **Can I change my payment date?**

Customers can change their payment date once they have received their welcome documents.

### **Can I make additional payments?**

Yes, customers can make additional payments at any time free of charge.

### **Can I change my Direct Debit details?**

Yes, please call the NOVUNA Customer Service team on 0344 375 5500 to discuss this in further detail.

### **How do I view my balance?**

The quickest and easiest way for customers to view their balance is by managing their account online.

Customers can create an account or access a pre-existing account at:

<https://my.novunapersonalfinance.co.uk/oss2/customer/>

**Who is eligible to apply for online finance?** To apply for finance, you must be over the age of 18, work at least 16 hours a week, or be retired with an income, be on disability allowance or be a registered carer. You must also have your own personal bank account from which a Direct Debit can be taken, be a resident of the United Kingdom and have lived in the UK for the last 12 months or more. You will be required to provide your last 3 year's worth of address details.

Unfortunately, we are unable to offer 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.

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

No. There are no arrangement fees or hidden extras.

### **Applying for finance**

Applying for finance couldn't be easier or more convenient. Please contact us directly on 01225891469 or email [enquiries@knight-stoves.co.uk](mailto:enquiries@knight-stoves.co.uk) we will talk you through what is needed to process an application.

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 electronically sign the agreement or print.

Following receipt of your finance agreement and a few additional checks, your purchase can proceed.

### **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) to finalise your purchase. 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 option to e-sign your 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. A copy of your credit agreement will be emailed to you once the e-signature has been completed.

Once you have agreed to the terms of the finance agreement the retailer will be notified and you need do nothing more.

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.

### **Complaints**

On the rare occasion that you feel that you have a complaint, then please contact us directly who will be able to assist you.

Phone: 01225891469

Email: [enquiries@knight-stoves.co.uk](mailto:enquiries@knight-stoves.co.uk)

Address: R W Knight & Son Ltd, Castle Farm, Marshfield, Chippenham, Wiltshire, SN14 8HU

### **If your complaint relates to your finance agreement**

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider Novuna. Novuna will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks

### **What to do if you can't reach an agreement**

If you are not satisfied with Novuna's response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of Novuna's final response letter to you.

They can be contacted in the following ways:

Write: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0300 123 9 123

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further details can be found on the Financial Ombudsman Service website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Credit subject to status and affordability. Terms & Conditions Apply. Credit is provided by Novuna Personal Finance, a trading style of Mitsubishi HC Capital UK PLC, authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 704348. The register can be accessed through <http://www.fca.org.uk>.