



# **Finance Information**

Are you yearning for a Polperro garden room to host those summer evening parties? Or maybe you have your heart set on relaxing in a Helston summerhouse?

Whatever you decide on, why not make budgeting for it a little easier with our financing options?

## Am I eligible?

To apply you must:

- Be at least 18 years of age
- Have been a UK resident for at least 3 years
- Have a UK bank account that can accept direct debits
- Have a credit or debit card registered to your home address
- Have a stable income, whether through permanent employment or other means (pension, disability allowance etc.)
- Be willing for a credit check to be performed when you submit your application

Please note – delivery MUST be to the address you put on the finance application, which must be the same as your billing address of the bank account you're applying with.

# How much will I pay?

Representative example	
Purchase price	£999.00
Deposit 10% of total purchase price	£99.90
Amount of credit	£899.10
Customer cost of credit	£0.11p
Total repayable	£999.11
Agreement duration	12 months
Monthly payment	£74.93
Rate of interest	0% per annum
Representative	0% APR

## **Cancellations & Refunds:**

You have the right to withdraw from your finance agreement, in-store within 14 days and all other sales channels within 15 days of the start of the contract. You will still be in a contract

of purchase for the goods. Please contact us to arrange alternative payment, or to arrange safe return of goods according to our returns policy.

### Items eligible for finance?

- Full priced items, and promotional offers covering all buildings over the value of £750 are eligible for financing.
- Individual sale, discounted or reduced items are unfortunately not available on 0% finance, however other options and terms may be available - please enquire for information.

### **Financial service:**

SCI Heritage have partnered with Divido Financial Services Ltd. (www.divido.com) to offer you a quick, simple and 100% paperless process to access affordable finance options.

Please let our friendly sales advisers know if you are interested in financing a garden building with us and they will be happy to discuss all of the options available with you. To apply for finance a 10% deposit is required upon submitting your application to our finance partner Divido.

SCI Central Limited, trading as SCI Heritage act as a credit intermediary. Finance options are provided by Divido Financial Services Limited in association with Shawbrook Bank Limited who are authorised and regulated by the Financial Conduct Authority; number 204574.

Registered office: Lutea House, Warley Hill Business Park, The Drive, Brentwood, Essex, CM13 3BE.

Finance subject to status. Terms and conditions apply.

SCI Central Limited

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