

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

Just select the finance option on the checkout page or let the sales consultant know if you're buying in our store.

### ***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 3 years 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.

### ***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 Carpetright Limited 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.

## ***Your questions answered***

Here's some of the most commonly asked questions regarding online finance.

### ***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 Carpetright Limited 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 the decline of 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 Judgements 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?***

You should send a cheque for £2.00 made payable 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.