

NOTE - FINANCE IS ONLY APPLICABLE TO UK RESIDENTS

When you buy instore and via call to buy from Carpetright you have the choice of applying for instant finance by visiting your local store or calling to buy. When choosing to pay by finance, you will be completing a finance application form. The whole process only takes a few minutes and is simple and secure. Once your finance application is approved and dependant on whether you are instore or over the telephone, you will receive an e-mail advising you of how to download the finance agreement. Please read this carefully checking that all the details are correct, then either e-sign the agreement, if offered, or print and sign the finance agreement twice. Post the document to the address shown on the finance agreement. Following receipt of your finance agreement and a few additional checks, your goods will be dispatched

Carpetright are licensed credit brokers

Credit is subject to status and written quotations are available on request.

The credit advertised is provided by one credit provider with whom we have a commercial relationship.

Applying for finance

Applying for finance instore and via the telephone couldn't be easier or more convenient. Once you've chosen the products you'd like to purchase, simply call 0845 604 5616 or visit your nearest store and complete a brief application form. You will need to answer some qualifying questions, including your personal details and we'll do the rest.

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 option to sign your credit agreement. If you are offered the ability e-sign your credit agreement and choose to do so, a PDF of your credit agreement will be displayed on screen. You should read the credit agreement carefully before clicking all the relevant sections agreeing to its terms. Once you have agreed to the terms of the credit agreement Carpetright will be notified and you need do nothing more. If you are presented with the ability to print and return your credit agreement you should print the PDF 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 credit agreement. Note that products will not be allocated to your order until your completed and signed agreement is returned and received by Hitachi Capital. Shipment of your goods will follow soon after your agreement has been returned to our finance company.

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 us to produce consistent decisions, ensuring all our 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, we also take into account confirmation of your identity, validation of certain application details, existing commitments and information held at the credit reference agencies. Though we are unable to provide you with a main reason for decline of your application, it

is usually based on one, or a combination of the following:

- Your credit score (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 company, together with details of all addresses at which you have lived over the last 6 years:

Consumer Help Desk Experian Limited PO Box 8000 Nottingham NG1 5GX
Equifax Ltd., Credit File Advice Centre. PO Box 1140. Bradford, BD1 5US
Consumer Services, Callcredit Limited, PO Box 491, LEEDS, LS3 1WZ

The above listed agencies will provide details of information relating via 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 your circumstances change and just because we have refused a previous application, it does not mean that we'll automatically turn down a further request. We do suggest however, that you leave at least 6 months between applications.

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. You must also be a resident of the United Kingdom and have lived in the UK for the last 12 months 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 we will require the employment details of your spouse in order to process your application.

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. Saturday morning deliveries can be arranged if this is more convenient for you.