

Interest Free Credit Terms & Conditions

At Carpetright we can offer you the option of paying by Interest Free Credit and spreading the cost of your purchases over 12, 24, 36 and 48 months.

PAYING WITH INTEREST FREE CREDIT OVER THE TELEPHONE

Our friendly Customer Service team would love to help you out with your Interest Free Credit application. Give them a call free on 0330 333 3444 and they'll be very happy to help you.

PAYING WITH INTEREST FREE CREDIT IN STORE

Visit us at any one of our Carpetright stores where you can request to pay by Interest Free Credit and get an instant decision.

To ensure we can process your credit application smoothly, please read the 3 points below about the qualifying criteria and the information you will need to bring along with you.

1) APPLICATION CRITERIA

In order to qualify for Interest Free Credit you must

- Be 18 or older.
- Be in either permanent paid employment (over 16 hours a week), retired and receiving a pension, a house person with a partner in permanent paid employment or be self employed.
- Be a UK resident (minimum of 12 months).
- Be able to provide acceptable proof of address and proof of signature.
- Be able to make payments by direct debit.
- Be purchasing the product for personal use and not business use.

2) PROOF OF ADDRESS

Please bring at least 2 items from the list below

- Driving Licence.
- Bank statement (dated within the last 3 months).
- Public utility bill/council tax bill (dated within the last 3 months).
- Official document (Mortgage statement from a recognised lender or a tenancy agreement).
- Benefit book or original notification from the relevant benefits agency.
- HM Revenue & Customs Tax notification.

3) PROOF OF SIGNATURE

Proof of signature is required for all credit applications. Please provide one of the following as proof of signature:

- Bank credit/debit card or cheque card.
- Driving Licence.
- Passport.
- Police Warrant Card.
- H.M. Forces Identity Card.

DECLINED CREDIT APPLICATIONS

We guarantee that your application will have been given full consideration through the credit scoring system. This system takes into account the information you provided on your completed application form. Points are allocated to each piece of information supplied and then added up to produce a total score. A Credit Reference Agency will also have been contacted and a score applied to the information they hold about you.

Your application may have been declined either due to the score attributed to your application details, or the score from the Credit Reference Agency not meeting the minimum requirements.

As your application may have been declined due to information from a Credit Reference Agency, in accordance with section 26 of the Consumer Credit Act 1974, Hitachi Capital are required to notify you that the Agency consulted on your applications was:-

Experian Help Service
P.O. Box 8000
Nottingham
NG1 5GX

The Agency will be happy to provide you with a copy of your credit file if you write to them direct enclosing a £2.50 administration fee. If your application was declined due to the score attributed to your personal application details, the information you receive from the Agency may not show anything detrimental.

We understand that you may be unhappy with the decision and wish to discuss the matter further. Unfortunately, due to the Data Protection Act they are unable to discuss this with you over the telephone. However, you can write to them at the address provided on the decision page of your decline letter and they will be happy to provide you with more information regarding the decision.

Please rest assured that the decision to decline your application is known only to yourself and Carpetright and has not been disclosed to anyone outside the organisation.

As a member of the Finance and Leasing Association (FLA) and the Consumer Credit Trade Association, Hitachi Capital (Hitachi Capital are authorised and regulated by the Financial Conduct Authority) follow the principles of the FLA's "Guide to Credit Scoring" agreed with the Office of Fair Trading.