



Consumer Credit Options

Get there sooner with Novuna



**The Boiler Engineer Ltd**

*You know your in safe hands. The Boiler Engineer Limited are full authorised by the financial conduct authority and only work with Novuna Personal Finance, one of the Uk's leading lender*

The Boiler Engineer Limited (FRN 688875) are authorized and regulated by the Financial Conduct Authority. The Boiler Engineer Limited acts as a credit broker and not a lender and do not receive a fee for the introduction.

Credit is provided by Novuna Personal Finance, a trading style of Mitsubishi HC Capital UK PLC authorized and regulated by Financial Conduct Authority. Finance options are offered subject to status and credit check which must be completed before commencement of works. A 14 day cooling off period applies to all applications. If cancelled within 14 days, alternative payment of full outstanding balance must be made.

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**Novuna**<sup>®</sup>  
Personal Finance

We work with both Worcester Bosch and Novuna Personal Finance when offering our customer monthly payment options, Novuna provide amazing customer service and always act in an open and fair way. We trust them with our customers.



### **Interest Free Credit**

Perfect for Customers who want –

A shorter payment term

leaving savings in the bank

keep plans on track like holidays



### **7.9% Interest bearing options**

Perfect for Customers who want –

A lower monthly payment over a longer term

To get a better home heating option

Ensure that a new boilers fits in with family finances with no deposit



### **Buy Now Pay later options**

Perfect for Customers who want -

Want to pay nothing upfront

Have no payments in the first 12 months

Manage finances with payments that suit

Our interest free credit options allows you to spread the cost of your new heating system over 24 months, with NO interest to pay!

Keep your cash in the bank

Don't change your plans

Equal monthly payments

Just a 25% deposit to pay upfront

The safest way to buy a boiler!

Our Interest free credit option means the cost of your new boiler and heating system installation will be spread over 24 equal monthly payments making your new boiler fit in with your life



#### Finance Example –

|                         |             |
|-------------------------|-------------|
| Cash Price              | - £2500.00  |
| Deposit (Min 25%)       | - £625.00   |
| Total amount of credit  | - £1,875.00 |
| Term                    | - 24 Months |
| 24 month payments       | - £78.12    |
| APR                     | - 0.0%      |
| Interest rate fixed     | - 0.0%      |
| Total payable amount    | - £2,499.88 |
| Total charge for credit | - £0.00     |





### Finance Representative Example –

|                         |              |
|-------------------------|--------------|
| Cash Price              | - £2500.00   |
| Deposit (optional 25%)  | - £625.00    |
| Total amount of credit  | - £1,875.00  |
| Term                    | - 120 Months |
| 120 month payments      | - £22.39     |
| APR representative      | - 7.9%       |
| Interest rate fixed     | - 7.9%       |
| Total payable amount    | - £3,311.80  |
| Total charge for credit | - £811.80    |

Our 7.9% APR option suits customers that are looking for a lower monthly payment and longer term up to 120 months

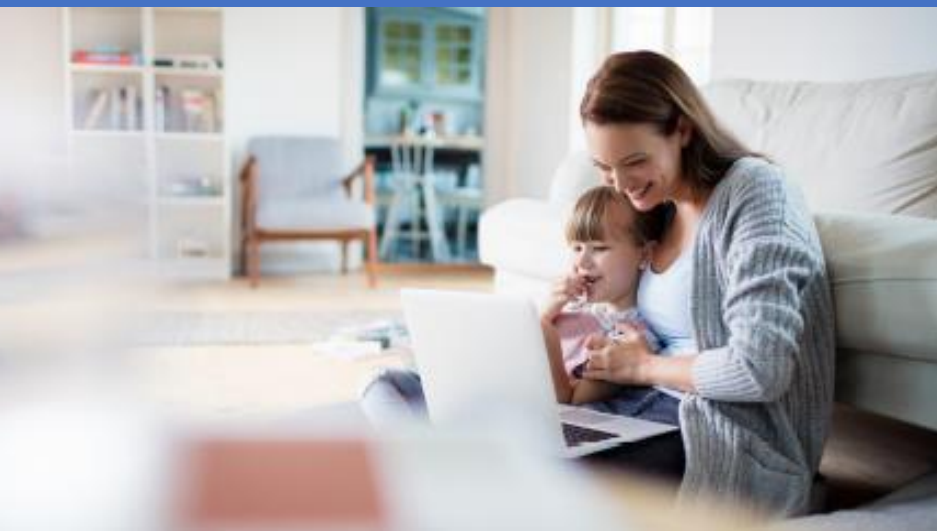
Nothing to pay up front with 0% deposit

Budget friendly monthly payment from just £15 per month

Pay off early at any time or over pay with now extra costs.

The safest way to buy a boiler!

Our 7.9% options allows customers to spread the cost over longer periods of times with a very competitive ARP that means spreading the cost of a new boiler doesn't mean massive over payments, your new boiler with payment terms that suit you and your family.



Buy Now Pay Later means having your boiler now with nothing to pay for 12 months – its that simple, no need to change your plans.

Nothing to pay up front with 0% deposit

No need to make payments in the first 12 months

Settle in full within 12 months and pay just £29.00 admin fee

The safest way to buy a boiler!

A broken boiler never really comes at the right time, no need to change your plans with our buy now pay later option. Pay nothing for 12 months means a new boiler fits in with you and not the other way around. What's better is if you pay off in full within 12 months you will pay just £29.00. please be aware that if you do not clear the balance within 12 months interest will be applied at 11.9%



#### Finance Example –

|  |   |
|--|---|
| Cash Price                             | - £2500.00                                      |
| Deposit (optional 25%)                 | - £625.00                                       |
| Total amount of credit                 | - £1,875.00                                     |
| Payment deferral period                | - 12 Months                                     |
| If paid in full within deferral period | - £2529.00<br>(including £29.00 settlement fee) |
| Term                                   | - 84 Months                                     |
| 84 month payments                      | - £35.91  |
| APR                                    | - 11.9%   |
| Interest rate fixed                    | - 11.9%   |
| Total payable amount                   | - £3,641.44                                     |
| Total charge for credit                | - £1,141.44                                     |



# So how does it work?

Well the good news is it takes just a few mins from start to finish, and the process is in your hands!

Let us know you would like us to add consumer credit to your quote

Once you have accepted the quote we will send you a link to the Novuna Credit Master 3 application

Completed online in a matter of minutes at a time the suits you

Novuna will let us know instantly so that we can book your installation date

We fit your brand new Worcester Bosch Boiler

*Rather do a soft search first? Just let us know and we can arrange a quick call to complete a simple soft search with no impact on your credit score!*

*We are always open and transparent with our consumer credit options.  
Please see below information about who we can work with*

## Eligibility

### Who we CAN work with

- ✓ Minimum age of 18 years
- ✓ UK resident for more than 12 months
- ✓ Own personal bank account from which a Direct Debit Can be taken
- ✓ Owner occupier
- ✓ Permanent employment, working minimum 16 hours per week
- ✓ Self employed
- ✓ Retired person
- ✓ On disability allowance
- ✓ Unemployed and 'house person' (with consent of co-habiting working partner)

## Eligibility

### Who we CAN'T work with

- ✗ Unemployed without a spouse/partner in full time employment
- ✗ Temporary positions/agency workers
- ✗ Foster carers without a spouse/partner who meets our minimum employment criteria
- ✗ Child-minders who do not have a registered creche/nurse
- ✗ Full time students (other than trainee nurses and doctors)
- ✗ Supply teachers who do not have a permanent contract with a specific school, we would possibly require the school name and address



# FAQ

## **Can I pay off my loan early?**

Yes! All loan options can be paid off early,

- Interest free credit can be paid off with no fees at any time.
- 7.9% can be paid off at any time, a fee equivalent to 1 months interest will be charged when the account is closed early.
- Buy Now Pay later can be paid off within the 12 month payment holiday with a £29.00 fee.

All options allow over pay at any time with no charges.

## **Do I need to pay a deposit?**

Our interest free credit requires a minimum 25% deposit, however our other options are deposit free.

## **The safest way to buy a boiler?**

All installations using consumer credit options are covered by Section 75 protection meaning additional protection for consumers.

## **What is the 14 days cooling off period**

Under UK consumer protection laws you have the right to cancel your credit agreement within 14 days of signing your credit agreement. If you wish to cancel your credit agreement alternative payment must be made of any works carried out.

# The Boiler Engineer Limited

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