

Finance terms and conditions

- **Small print**

Lewington Heating & Gas Specialist is authorised and regulated by the Financial Conduct Authority in relation to credit brokering Reg no. 844103. Credit is provided by Novuna authorised and regulated by Financial Conduct Authority. Lewington Heating & Gas Specialist, E3, Welland Valley Business Park, Valley Way, Market Harborough, Leicestershire, LE16 7PS.

- **Introduction declaration**

Lewington Heating & Gas Specialist broker finance on behalf of Novuna who are the lender in the agreement that you will sign as part of Lewington Heating & Gas Specialist offering finance.

Lewington Heating & Gas Specialist do not receive any form of commission favourable terms or payment from Novuna for arranging your finance agreement and are not incentivised to offer you any particular finance product or term.

- **Applications**

All applications for finance will be completed via the Novuna credit master 3 system "CM3". CM3 is an online application form that can be completed with the Lewington representative that visits you face to face or can be done via the mail order system where an online link is sent to yourself. Lewington Heating & Gas Specialist only offer fully electronic applications for this reason you must have an active e-mail address to apply.

Finance must be requested at the point of quote acceptance and completed with an "accepted" decision before your installation can be scheduled and commence. No applications will be submitted after work has started.

- **Acceptance**

Acceptance is at Novuna discretion and will be subject to a full credit check completed via the CM3 system. Full details of what credit agency's Novuna use will be provided prior to application.

All decisions are made by Novuna solely. Lewington Heating & Gas Specialist have no control over the decision made and cannot influence the outcome in any way shape or form.

If Novuna are not able to offer a finance solution other payment methods must be agreed before work commences

- Eligibility

The following customer eligibility criteria must be met before an application can be completed. Failure to meet this criteria will result in a declined application which may have a negative impact on your credit score.

CONSUMER ELIGIBILITY	NON ELIGIBLE
<ul style="list-style-type: none">✓ Minimum age of 18yrs✓ UK resident for more than 3 Years✓ Own personal bank account from which a Direct Debit can be taken✓ Owner occupier✓ Permanent employment, working minimum 16hrs per week✓ Self employed✓ Retired person✓ On disability allowance✓ Unemployed & 'house person' (with consent of co-habiting working partner)✓ <u>Customer has an email address and telephone number</u>	<ul style="list-style-type: none">✗ Unemployed without a spouse /partner in full time employment✗ Temporary positions / agency workers✗ Unregistered <u>child-minders</u>✗ Foster carers without a spouse in full time employment✗ Students (other than trainee nurses/doctors- propose as employed)✗ Supply teacher without permanent contract to specific school✗ <u>Customer doesn't have an email address and telephone number</u>

- **14 day cooling off period**

You will have the right to withdraw from the agreement, without giving any reason, for a period of 14 days. The 14 day period will begin on either (a) the day after the agreement is made (which is when it is signed on Novuna's behalf at the same time as you sign) or, if later, (b) the day after you receive confirmation that your finance agreement has been accepted, without any changes to the form that you have already signed and retained. You can do this by giving notice to Novuna, either orally or in writing. The telephone number to call is 0344 375 5500 and the address to write to is Novuna Consumer Finance, 2 Apex View, Leeds, LS11 9BH. If you give Novuna notice of withdrawal, the agreement and any ancillary service contract will be treated as if it was never entered into. You must then repay to Novuna without delay (and no later than 30 days after giving Novuna notice) any credit provided. You may repay the credit by debit card, credit card or cheque. Arrangements to settle any outstanding invoice in full must be made if the 14 day cancellation rights have been enacted. Failure to do so will result in action taken to recover Lewington Heating & Gas Specialist amount due in line with our normal non-payment producers (please see standard terms and conditions for more information)

- **Deposits and limitations**

Lewington Heating & Gas Specialist offer a range of deposit options when using finance as the method of payment. Please see below the breakdown of Lewington Heating & Gas Specialist product deposit and limitations

- Interest Free Credit is offered on installations charged between £500 and £3000 with a minimum deposit of £300. A higher deposit can be paid at the discretion of the customer.
- 10.9% APR Interest Bearing Credit is offer on installations charged between £500 and £15000 and offered with a minimum deposit of £300. A higher deposit can be paid at the discretion of the customer.
- Buy Now Pay Later Credit is offered from installations charged between £500 and £15000 and offered with a minimum deposit of £300. A higher deposit can be paid at the discretion of the customer.

- **Commercial**

Lewington Heating & Gas Specialist offer commercial finance for installations between £5000 and £1,000,000 via Novuna Commercial Finance solutions on a hire purchase bases. Terms and conditions are subject to states and individual circumstances and would need to be agreed before any works commence. Please speak to a member of the team for more information.

- **Satisfaction note**

Once installation is complete a Novuna e-satisfaction note will be sent to your email address used to complete the finance application. This e-signature is your authorisation for Novuna to release funds to Lewington Heating & Gas Specialist and your finance agreement will commence. Novuna will confirm your first payment date as part of the welcome email, which is sent after confirmation of your satisfaction is received.

- **Complaints**

- We believe in offering the best customer care and service at all times however whilst our intention is to always ensure we meet a high level of quality, attention to detail and above all overall professional performance, there may be a time where you consider this to have not been the case and would like the opportunity to inform us.
- We promise to act to deal with any complaint you bring to our attention with 28 days however we ask you do so in writing, even if you talk to us first.
- If we agree that there is something which requires further attention by us then we will endeavour to undertake any work needed within 8 weeks.
- If in the extreme circumstances we cannot resolve your issue, we would invite you to contact the Which trusted traders Ombudsman Service, with whom we are a member. This is an independent arbitrary advice organisation that provides a level of intervention that we will listen to and respect in any decisions they may present.
- Should you consider you need to approach the Ombudsman then please do so on 01992 822 800.

- **Privacy**

You can view our privacy policy at: <https://www.lewington-heating.co.uk/privacy-cookies-policy>