

# NOW PLUMBING

Understanding your boiler finance



[WWW.NOWPLUMB.CO.UK](http://WWW.NOWPLUMB.CO.UK)



07539544095





# Who we are?

Now Plumbing Ltd is an honest, friendly, and reliable local company that can offer you a full range of plumbing and heating services to their customers. We cover all areas across the Merseyside area.

As your local plumbing and heating experts who are both Gas Safe registered, our engineers have the expertise to get your problem resolved quickly and with as little inconvenience as possible. We are approachable and are here to offer you the best advice possible. As a Worcester Bosch accredited installer and Google Verified, locally we are your go-to company for all your plumbing and heating requirements.



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# THE BENEFITS OF FINANCE

Even though a boiler plays a significant role in keeping your home warm, it tends to be something few save for when a replacement is required. It's for this reason, we offer two distinctively different monthly payment plans to give you the freedom

to choose the one that makes the most financial sense to you.

Both come with no arrangement fees and the ability to overpay and are brokered by TradeHelp and provided by Novuna Personal Finance – one of the UK's leading consumer lenders.



## Monthly payments

Instead of an upfront total cost, boiler finance spreads payments over time, making it budget-friendly.



## Optional deposit

On our 10.9% APR Interesting bearing, we offer an optional discount.



## Upgrade potential

Boiler finance lets you upgrade instantly to a better model without upfront costs.

# THE PROCESS

We are committed to simplifying the process of obtaining finance, making it as easy and hassle-free as possible for you.

## STEP ONE: VISIT

We'll visit and provide a free, no-obligation quote.

## STEP TWO: SELECT

Select the most suitable finance option.

## STEP THREE: CONNECT

After choosing a plan, we'll connect you with TradeHelp to complete a few details via a secure link at your convenience.

## STEP FOUR: CONFIRM

Confirm the agreement and review your received paperwork.

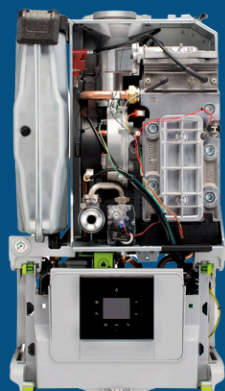
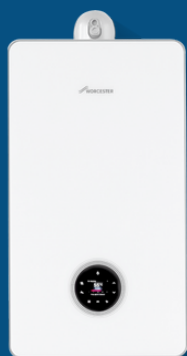
## STEP FIVE: INSTALLATION

We'll schedule your installation date convenient for you.

## STEP SIX: AFTERSALES

One of team will contact after the installation to make sure that everything is to your satisfaction.

# FAQ'S



**We are here to help you from start to finish with your boiler finance options.**

**The Opposite is some standard frequently asked questions with answers. Should you have any further, please call us on 07535 544 095.**

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## **What is boiler finance?**

Boiler finance is a payment plan that allows you to spread the cost of a new boiler over a set period instead of paying for it upfront.

## **Who is eligible for boiler finance?**

Eligibility depends on your credit score, income, and employment status. See the page 7 for further details on eligibility.

## **Are there any hidden fees or charges?**

We believe in transparency. All costs will be outlined in your agreement. There are no hidden fees.

## **How does the application process work?**

First, we'll visit your home and provide a free, no-obligation quote. Then, you select a payment plan that suits your budget. We'll connect you with our partner, TradeHelp, to complete a few details. Once the agreement is accepted, we'll book your installation.

## **How soon can the new boiler be installed?**

Once your finance agreement is confirmed, we'll arrange for installation as soon as possible, at a time that suits you





# OUR OPTIONS

Our 0% interest-free plan allows you to spread the cost of a new boiler and installation over two years and helps you avoid wiping out your savings.

| 24 MONTHS | Example - 0% Interest Free Credit - 24 Months |           |
|-----------|---|-----------|
|           | Cash price                                    | £2,500    |
|           | Deposit (optional 25%)                        | £625      |
|           | Total amount of credit                        | £1,875    |
|           | Term  | 24 months |
|           | 24 Monthly payments                           | £78.12    |
|           | APR Representative                            | 0%        |
|           | Fixed rate of Interest                        | 0%        |
|           | Total amount payable                          | £2,500    |
|           | Total charge for credit                       | £0        |



Our 10.9% plan lets you spread the cost up to ten years with the option of choosing to pay a deposit up front or not. Whatever works best for you and your family.

| 120 MONTHS | Representative example - 10.9% Credit - 120 Months |            |
|------------|--|------------|
|            | Cash price   | £2,500     |
|            | Deposit (optional)                                 | £0         |
|            | Total amount of credit                             | £2,500     |
|            | Term   | 120 months |
|            | 120 Monthly payments                               | £33.59     |
|            | APR  | 10.9%      |
|            | Fixed rate of Interest                             | 10.9%      |
|            | Total amount payable                               | £4,030.80  |
|            | Total charge for credit                            | £1,530.80  |



# ELIGIBILITY

We strive to ensure your comfort not only in using your new boiler but also in the manner you pay for it. Therefore, in collaboration with our partners TradeHelp and Novuna, we've outlined the eligibility criteria for our monthly payment plans below.

## Can I get finance?

This checklist will help you see if you're eligible for one of our monthly repayment options. All applications are subject to status and credit checks.

### You're eligible if you're...

- ☒ At least 18 years old
- ☒ Have been a UK resident for more than 3 years
- ☒ Have a personal bank account that allows Direct Debits
- ☒ Living in a house you own
- ☒ In permanent employment (min. 16hrs per week)
- ☒ Self-employed
- ☒ Retired
- ☒ On disability allowance
- ☒ Unemployed or a 'house person' (as long as you have a cohabiting working partner who gives consent)
- ☒ A customer with an email address and telephone number

### You may not be eligible if you're...

- ☐ Unemployed, unless you have a spouse/partner in full-time employment
- ☐ A foster carer, unless you have a spouse/partner in full-time employment
- ☐ An unregistered childminder
- ☐ A full-time student, unless you're a trainee nurse or doctor
- ☐ A supply teacher, unless you have a permanent contract with a specific school
- ☐ Working a temporary position or via an agency
- ☐ A customer without an email address and telephone number

### legal section

Now Plumbing Ltd (FRN 998141) is an Introducer Appointed Representative of Tradehelp Ltd, who are authorised and regulated by the Financial Conduct Authority (FRN 679812). Now Plumbing Ltd introduce customers to TradeHelp Ltd and do not receive a fee for the introduction. TradeHelp Ltd are a credit broker, not a lender, and offer loans from Novuna Personal Finance, a trading style of Mitsubishi HC Capital UK PLC authorised 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 the full outstanding balance must be made

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**Spread  
The  
Cost**



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