

Apply for affordable credit

Important information

We do strongly encourage you to carefully consider your financial situation before taking out any finance arrangements.

How long will a loan application take through The Smarterbuys Store

Loan applications on average take 48 hours to be approved. Once approved, it will then take a few more days to complete your loan application as supporting documents and signed loan agreements are required prior to the loan being finalised. Sending requested documents promptly will speed up the application process. Once your signed loan agreement has been received by The Smarterbuys Store your order reservation will be confirmed and your products ordered.

How do I make a purchase online and apply for affordable credit?

- **Browse the range of product(s) and add your product(s) to the shopping basket**
- **Shopping Basket Page:**
 - Check your products, options (where applicable) and quantities are correct
 - Refer to the Loan Breakdown for details of the weekly payment price (this is a total of all products in your basket)
 - When you are ready to proceed, read and confirm the Terms and Conditions and select 'Buy and Apply for Affordable Credit'
- **Checkout page:**
 - Select your billing and delivery address (note that delivery address **must** be the same as your credit application address)
 - Enter any special delivery instructions
 - Read through the delivery details for important information regarding your delivery
- **Credit Application Page:**
 - Fill in the credit application form with your details
 - Double check all product, loan, delivery and credit application details and once you are happy click Confirm
- **Order Details Page**
 - You can print a copy of this for your records - please ensure you note your Order Number as this is required for all correspondence. You will also receive an Order Reservation email containing these details.

What happens next?

The Smarterbuys Store will receive your credit application and:

- Contact your landlord to confirm your tenancy and carry out a rent account check (if you are in rent arrears this may affect your credit application).
- Carry out a credit reference search
- Contact you to carry out an affordability assessment and request supporting documents (6 months bank statements, 2 forms of identification, income/expenditure information, home contents insurance certificate)

- If your credit application is successful, a loan agreement will be sent to you. You need to read through this loan agreement and if you are happy to proceed, sign and return the loan agreement to The Smarterbuys Store.
- Once your signed loan agreement is received by The Smarterbuys Store your products will be ordered.