FINANCING YOUR HOME IMPROVEMENTS

OVI Windows Ltd is able to offer a **loan option** from Phoenix Financial Consultants Limited ("Phoenix") on their windows and doors quotes.

Phoenix acts as a credit broker (it is not a lender) and can introduce you to a loan for the full cost of the home improvement from a panel of lenders. Loan approval is not guaranteed and you will need to complete a short loan application which will assess your financial circumstances and your ability to repay the loan. **Your credit file will be searched by the lender.**

Key features of the loan:

- Loan terms available from **3 - 10 years**.
- Interest rates available from **14.9%** APR Representative.
- You can pay a deposit if you wish (directly to the trader) or apply to borrow the entire amount.
- Overpayments and early repayments can be made at any time. If you make overpayments, you will avoid future interest, and the length of the loan will be reduced.
- You will need to decide if the loan is right for you. Neither Phoenix nor your trader can give you any financial advice.
- The table on page 2 shows the monthly repayment and the total amount repayable for a quoted amount of £4,000.00.

phoenix financial consultants

FINANCING YOUR HOME IMPROVEMENTS

Windows And Doors finance options from OVI Windows Ltd:

Loan amount: £4,000.00	3 years	5 years	8 years	10 years
Monthly repayment	£136.65	£93.01	£69.42	£62.03
Total amount repayable over the period	£4,919.47	£5,580.63	£6,664.08	£7,444.10
Interest rate and Representative APR	**14.90%**	**14.90%**	**14.90%**	**14.90%**

Representative example:

Cash price of product	Optional Deposit	Loan Amount	Term of loan	Monthly repayment	Total amount payable	Rate of interest	Representative APR
£4,000.00	£0.00	£4,000.00	3 years	£136.65	£4,919.47	14.9% (fixed)	14.9%

Next steps:

If you wish to apply for finance, your installer quote email contains a link to our website where you can complete your application.

If your loan application is approved, once you sign the loan agreement, your trader will arrange an installation date to suit you. Your first loan repayment will typically be taken via Direct Debit one month after work is complete.

MORE INFO AT:

OVI Windows Ltd is an Introducer Appointed Representative (Financial Services Register No. 976050) of Phoenix Financial Consultants Limited (Phoenix). Phoenix is a credit broker, not a lender. Phoenix is authorised and regulated by the Financial Conduct Authority (FRN: 539195), and offers finance from its panel of lenders. All finance subject to status and credit checks.