

What should you know?

When used with care, finance presents an excellent means to manage the expenses associated with your purchase. We've partnered with Snap Finance, which utilises secure technology to enable you to conveniently submit a loan application online. Snap Finance LTD is a lender, that is authorised and regulated by the Financial Conduct Authority with Firm Reference number 741813. Please see the Financial Services register [here](#).



Snap Finance understand that circumstances change and will always endeavour to help in instances in which you are experiencing personal/financial difficulty. Snap Finance have a dedicated specialist support & collections team in-house that are always on hand to assist with any changes that may occur while repaying your loan. You must also be aware that any missed payments may affect adversely on your credit file and Snap may involve a debt collection agency or initiate legal proceedings to recover any outstanding debt.

Check your eligibility



Are at least 18 years old



Receive a minimum of £200 weekly income



Have a UK bank account capable of accepting Direct Debits



You are a permanent UK resident



Have a valid Debit/Credit card to make the deposit payment

What are the borrowing options available?



Pay up to 36 months

Customers have the option to pay for their purchases up to a 36-month period; available on purchases between £250 and £5000 with a mandatory deposit payment.



Pay in 4

Pay in 4 is a feature of the loan that allows you to settle your loan in full within 4 months and Snap will cancel the interest. This is called the Pay in 4 period.*

This is a personal loan and interest is applied from the time you get your goods or services.

When you're approved you will have the option to select 'Pay in 4' or spread your repayments across the whole loan term. If you select 'Pay in 4' you will be set up on a shorter loan repayment schedule to clear your balance in 4 months, meaning that any interest will be cancelled.

*The Pay in 4 feature is only available on certain Snap Finance products. Opt in is required, terms & conditions apply.

What do the numbers mean?

Prior to signing your contract, it is essential that you understand all aspects of the agreement, and how they will affect you. This includes your repayment schedule, advance payments and any other key features. Please ensure that you read and consider all aspects and implications of applying for a loan before you make your purchase.

Below is an illustrative example of the key features of what a Snap loan may look like, along with helpful explanations of what each of the numbers mean. **Please note that this is just an example**, and the layout, arrangement, and content may be different when you make an application.

How much will I have to pay?

Cash price of goods/service £915	This is the cost of the goods excluding any finance costs.
Deposit payment £15	This is the deposit you would pay.
Amount of Snap loan £900	This is the amount of your loan from Snap.
First payment date 02-11-2023	This is your first payment date.
Interest payable £319.32	This is the interest you would pay on your Snap loan.
Total amount payable £1,219.32	This is the total amount you would pay.
Amount of each payment £11.58	This is the amount you would pay every week.
Number of payments 104	This is the number of payments you would make.
Representative APR 34.9%	The Annual Percentage Rate (APR) is the expected total cost of borrowing over a year, including fees and interest rates.

You are borrowing £900 over a period of 104 weeks. The total amount of interest payable on the loan is £319.32. Assuming you make all your repayments on time and you do not breach the credit agreement in any other way, this means you will repay us a total of £1,219.32.

When you're approved you will have the option to select 'Pay in 4' or spread your repayments across the whole loan term. If you select 'Pay in 4' you will be set up on a shorter loan repayment schedule to clear your balance in 4 months, meaning that any interest will be cancelled.

Prior to submitting your application, it is crucial to ensure that you can afford the initial deposit and keep up with your repayment schedule. Consider potential life changes during the loan term that might affect your income or expenses.

Below is the representative example.

Representative Example: Cost of Goods £1200, Deposit £50, Amount of Credit £1,150, Annual Fixed Interest Rate 26.47%, Monthly Payment £46.85, Term 36 months, Total Payable £1736.60, Representative 29.9% APR

The representative example provides a useful guide for customers. The details given in the representative example will apply to over half of approved applications for the specified amount and repayment duration. Snap Finance also allow customers to select a payment frequency & term that best suits their needs.

It's important to note that the representative example is not a formal finance offer but serves as a tool to help you understand loan costs and make comparisons with other products.

Finance decision

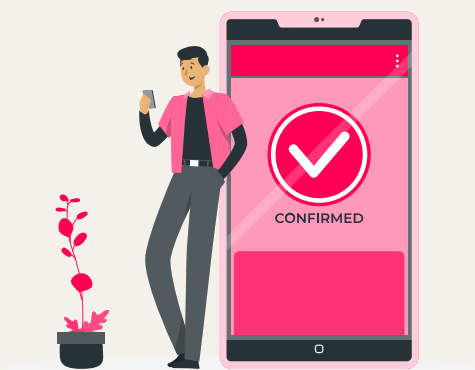
Your right to cancel & your 14 day cooling off period

To cancel your finance agreement, please arrange to return your purchase or cancel the services. Once we have confirmed cancellation, we will advise Snap to cancel your finance agreement and refund any payments that you have made. If you made your purchase in-store, we will refund any deposit payment that you made. You can exercise this right to cancel your finance agreement within 14 days, beginning the day after you have entered into the agreement.



Will I be accepted for finance?

When making your application, Snap Finance will make an assessment on your eligibility, credit history, and affordability. When assessing eligibility, Snap conducts a 'soft' search on your credit file to assess loan affordability and repayment likelihood. Be aware that once your application is finalised, a 'hard' check will appear on your credit file.



What happens if I have been declined?

If your application is declined, Snap may not be able to provide you with the specific reasons why. Snap refers to credit report data, along with your financial details, to make lending decisions. If you feel as though there may have been a mistake, contact Snap directly using the contact details provided in the email notifying you of your unsuccessful application.



Things to know before signing your loan agreement



Before signing your Snap loan agreement, you will receive essential documents to review. Please ensure you understand the terms and information within these documents and reach out to Snap's customer support team if you have any questions.

Who should I contact if I have a question about my loan?

For enquires about your loan, including Direct Debit setup or personal details updates, please text the word HI to 07860 078257 or email customer@snapfinance.co.uk.



When can I see my loan agreement?

Upon approval and completion of your purchase, you will be required to sign your loan agreement. Once signed, you will receive a copy via email.

For any questions or concerns, Snap's customer support team will be able to assist.



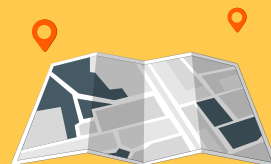
Payments and order

How do I make my contractual payments?



Snap will assist you in setting up convenient, pre-authorised direct debit payments through your bank account.

Can I request delivery to an address other than my home address?



For security reasons, goods can only be delivered to your home address.

I want to change my Direct Debit details



Contact the Snap customer service team directly by texting the word HI to 07860 078257 to discuss any amendments to your direct debit.

I haven't received my goods or service



If you haven't received your goods, please contact us directly and we will help you.

I want to make additional payments



If you wish to make additional payments, please text the word PAY to 07860 078257 in order to make a secure payment or email customer@snapfinance.co.uk.

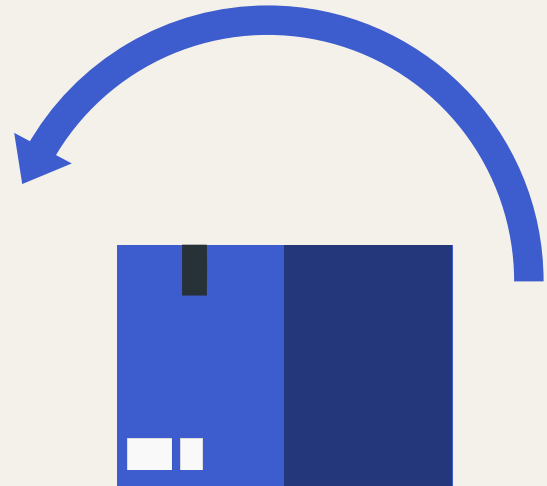
Cancellations and returns

I want to return my goods and cancel my finance agreement

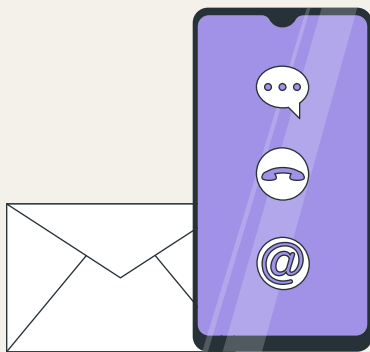
If you wish to return your goods and cancel your finance agreement please contact us directly to arrange the return or cancellation of the item or service. Once confirmed we will contact Snap directly.

You can text the word HI to 07860 078257 or email customer@snapfinance.co.uk.

Alternatively, contact Snap with any queries on 03300 109 381 to arrange the return or cancellation.



Your personal or financial circumstances



Life can bring unexpected changes. If you encounter difficulties with your online application or face uncertainty, reach out to the Snap customer service team for assistance. In cases of changing circumstances, please contact the Snap customer service team on 03300 109 381 and they will be able to assist. Alternatively, text the word HI to 07860 078257 or email customer@snapfinance.co.uk.

Use of your personal data

To process your application, you'll need to provide personal, employment, and financial information. Snap will use this data for creditworthiness and affordability assessments through one or more Credit Reference Agencies. Learn more about how Snap handles your personal data in their [Privacy Policy](#).



FCA Disclaimer

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