



# SPREAD THE COST

...of your new kitchen over 5 years

HARVEY JONES  
KITCHENS

# How it works

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## How does the 'Spread The Cost' offer work?

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Our 'Spread The Cost' offer means that, after paying a 25% deposit to secure the production of your kitchen, you can spread the balance of the cost over 60 equal monthly repayments.



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## When do I have to pay the deposit?

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After your complimentary design consultation, we require an initial deposit of £750 to secure the quoted price for your kitchen. After that, our Designer will spend time with you developing a detailed plan and specification to include furniture, appliances, worktops and installation. When you are entirely happy with this plan, we will ask for a further payment to bring the deposit up to 25% of the final price.

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## When is my first payment on the balance due?

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Your first payment is due 1 month after your credit agreement is signed.

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## Can I pay for my kitchen in full before the end of the term?

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Yes. You can request a settlement figure at any time from the credit facility provider. A standard interest charge will apply.

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### What is the interest rate?

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The interest rate is currently 11.9% APR typical.

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### What do I have to do to qualify for the Easy Payment Plan?

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To qualify for this offer, you must purchase furniture, worktops, installation and painting from Harvey Jones, and place your initial deposit of £750 by the date specified by your designer. You will also need to be approved for credit by Hitachi Capital Consumer Finance. Eligibility requirements apply.

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### Example Payment Plan:

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Total quotation inc. VAT	£20,000
Payment term	60 months
Initial deposit	£750
Balance of 25% deposit	£4,250
60 monthly payments at 11.9% APR typical	£328.33
Total amount payable	£24,699.80

The 'Total amount payable' includes the deposit amount, the loan amount and any interest charged. The payment plan over 5 years assumes that the loan runs to the full term without being repaid early.

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### Who are Hitachi Capital Consumer finance?

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The credit facility will be provided by Hitachi Capital (UK) PLC, trading as Hitachi Capital Consumer Finance, 2 Apex View, Leeds, LS11 9BH. This company is a leading provider of consumer credit working with many major UK high street retailers, and you will be entering an agreement with them to collect the final balance on behalf of Harvey Jones Kitchens.

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### What if I don't want to spread the cost?

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No problem. If you would prefer not to take advantage of our 'Spread The Cost' offer, you can simply pay the balance of your kitchen order in full before delivery.

