

Barclays eFinance Product Options – Silentnight Shop

Document Version 1.0

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Product Options Required

bFlex – Interest Free Credit up to 18 months

Interest Free Credit up to 24 months

Interest Free Credit up to 36 months

Product Options Triggers

bFlex – Basket Value over £500

24 Months – Basket Value over £1000

36 Months – Basket Value over £1500

Widget requirements

We will need a widget placed on the product detail page that will divide the currently show price by the relevant term (18, 24 or 36). Dreams currently employ this widget. We would like ours to follow theirs.

Reference URL: <http://www.dreams.co.uk/glenmore-ottoman>

Reference image:



Notes: This monthly value (£58.28) dynamically alters as the customer changes their selection (changes size/storage option etc)

Rules: If a product value is > £1000 but < £1500 the widget will adjust to show 24 months

If a product value is > £1500 the widget will adjust to show 36 months

On_Click: This will link to a CMS page showing a representative example. (The value in this example is static)

CMS Page

This will be static content produced by Silentnight and is subject to Barclays legal sign off. Key point to this page is the representative example table. (see reference image, next page) This has to be clear; therefore styling of the table needs to be like the example but with use of the Silentnight blue colour.

Reference CMS Page link: <http://www.thecarpetshowroom.co.uk/finance>

Reference CMS page image: (next page)

INTEREST FREE CREDIT FOR UP TO 36 MONTHS

0% INTEREST FREE CREDIT – NO DEPOSIT

We offer you flexibility and control, allowing you to choose your monthly repayment amount or loan length, meaning you can spread your repayments over 3 – 36 months, to suit your individual needs. What's more, it's interest free.

The Carpet Showroom offer interest free finance packages from Barclays Partner Finance, to provide you with a range of options when purchasing your flooring.

bFlex from Barclays Partner Finance offers you flexibility and control, allowing you to choose your monthly repayment amount or loan length of between 3 and 18 months. bFlex is available on orders between £250 and £1,500. For orders over £1,500, Barclays Partner Finance can offer fixed rate interest free finance for 6, 10, 12, 18, 24, 30 or 36 months.

Please see the representative example below to see how INTEREST FREE CREDIT works (example below based on an average product cost).

REPRESENTATIVE EXAMPLE:

ITEM VALUE (CASH PRICE)	£833.00
DEPOSIT	£0.00
LOAN PERIOD	12 MONTHS
REPRESENTATIVE APR	0% APR
RATE OF INTEREST	0% P.A.
12 MONTHLY PAYMENT	£69.41
TOTAL AMOUNT PAYABLE	£833.00

Applicant must be 18 years or over at the date of application.

WHO CAN APPLY FOR FINANCE?

- Permanent UK Resident – min 3 years
- In regular, permanent employment working a minimum of 16 hours per week (including students)
- Retired from regular employment (minimum age 50)
- Not working through disability
- Self-employed
- Armed forces