

FREQUENTLY ASKED QUESTIONS

I don't live in a Bolton at Home property can I still shop here?

Yes, anyone can shop here regardless of who your landlord is, or if you own your own home.

I work, can I still buy goods on the weekly payment option?

Yes as long as your weekly income is at least £125.00 and your application is successful.

I am on benefits, can I pay weekly for my goods?

Yes as long as your weekly income is at least £125.00 and your application is successful.

I live in Wigan, can I get weekly payments?

No, unless you live, work or study in the area shown on the map on the back of this leaflet, you are not eligible to join Hoot Credit Union. This in turn means that you cannot take up the weekly payment option.

My income is less than £125.00 per week, what can I do?

Don't worry, this is not the end of the line, you can still open an account with Hoot Credit Union and if you save regularly for at least 8 weeks, proving that you can afford the repayments you may be able to apply for a starter loan up to a maximum of £200.00. Don't panic if this is not for you, come and see us in the shop as we have other options that we can look at.



furniture4U
The easier way to furnish your home



If you live, work or study in the area shown on the map below you may be able to benefit from weekly payments. If you live outside this area you can still shop with us by cash or card.

Visit www.findyourcreditunion.co.uk to find a credit union in your area.



The Square, 53-55 Victoria Square, Bolton, BL1 1RZ

☎ 01204 368599

🐦 @furniture4U1

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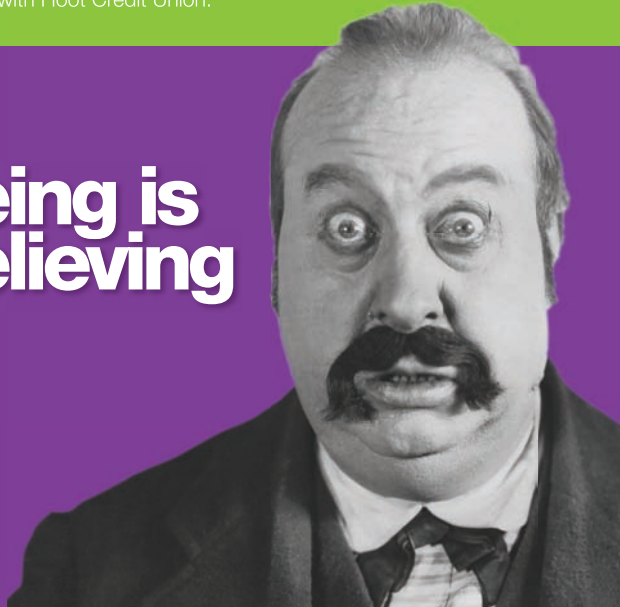
Prices to shout about

At furniture4U we have a wide range of white goods, carpets, sofas and TVs for sale at affordable prices. All our goods are new and supplied by local businesses. Our shop is just like any other in that anyone can shop here, goods can be paid in full by cash or card. You don't have to be in receipt of benefits or live in a Bolton at Home property, we are here for everyone.

SO HOW ARE WE DIFFERENT?

Anyone who lives works or studies in the Bolton area may be able to pay for goods in an alternative way. The way we do this is by working in partnership with Hoot Credit Union.

Seeing is believing



Sharon lives on her own with her two children. She is in receipt of Universal Credit and Child Benefit, she can afford weekly payments but cannot afford to pay in full.



Sharon came into the shop as she really needed a new washer/dryer.



She decided that she would like this one.



£363.99
INC. REMOVAL OF OLD MACHINE,
DELIVERY & INSTALLATION

In our shop this would cost...



SO WHY DID SHARON COME TO US?

The chart below shows how much Sharon would pay for a washer/dryer from Furniture 4U with a loan from Hoot as opposed to her usual high street retailer.

	ALTERNATIVE WEEKLY PAYMENT STORE	hoot wise with money
Amount Borrowed	£596.00	£363.99
Number of Weeks	156	52
Weekly Payment	£7.65	£9.36 Includes £1/week saving
APR	68.9%	42.6%
Total Paid	£1194.40	£434.67
Cost of Credit	£759.73	£70.68
Difference		£689.73
Savings	£0.00	£52.00

Final Payment of Hoot Loan may vary, but will be less than weekly payments shown. Correct at 31st March 2016.

Terms & conditions apply. All loans subject to status.