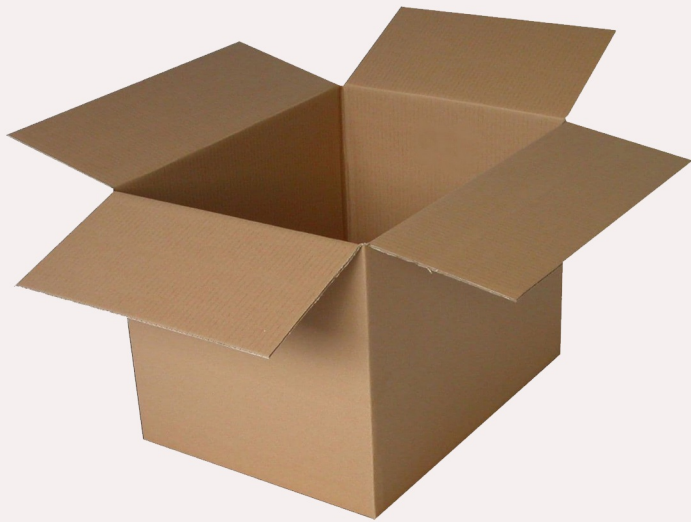


# FINANCING YOUR RETAIL PURCHASE



**The Trade Group Limited (t/a The Trade Mastermind)** is able to offer a **personal loan option** from Phoenix Financial Consultants Limited ("Phoenix") on their personal loan quotes.

Phoenix acts as a credit broker (it is not a lender) and can introduce you to a personal loan for the full cost of your retail purchase 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 **1 - 7 years**.
- The interest rate you are offered will be dependent upon your financial circumstances
- 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.

# FINANCING YOUR RETAIL PURCHASE

Example Personal Loan finance options from The Trade Group Limited (t/a The Trade Mastermind):

Loan amount: £4,000.00	1 year	2 years	3 years	4 years	5 years	6 years	7 years
Monthly repayment	£354.08	£186.98	£131.52	£103.96	£87.56	£76.74	£69.11
Total amount repayable over the period	£4,248.96	£4,487.57	£4,734.61	£4,990.02	£5,253.73	£5,525.63	£5,805.63
Interest rate and Representative APR	<b>11.90%</b>	<b>11.90%</b>	<b>11.90%</b>	<b>11.90%</b>	<b>11.90%</b>	<b>11.90%</b>	<b>11.90%</b>

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	1 year	£354.08	£4,248.96	11.9% (fixed)	11.9%

Next steps:

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

Once your personal loan application is approved, and you have received the funds, just contact your trader to arrange a delivery date to suit you, and pay them normally.



MORE INFO AT:

