Key Information

This sheet contains important information about *Take it away*. Please make sure that you have read both sides carefully before continuing with your enquiry.

What is *Take it away?*

Take it away is a publicly funded scheme, available through a network of musical instrument retailers across England and Northern Ireland. You can use the scheme to help finance a wide range of qualifying musical instruments, equipment and software. Some retailers also offer additional services, such as tuition blocks or practice room hire. Please check with the retailer which items and services qualify before you apply.

The *Take it away* finance offer

You must be over 18 to apply for a *Take it away* loan. Credit is subject to status and affordability. Terms and conditions apply. Credit is provided by Omni Capital Retail Finance Ltd, authorised and regulated by the Financial Conduct Authority with firm reference number 720279.

There are consequences for missed payments such as fixed late fees and an adverse impact on your credit file.

Finance options vary by retailer, retailer location and product availability. Some products, including certain longer-term and higher-value finance options, are only available through selected retailers and may require the retailer to be authorised by the FCA to carry on credit broking activities.

Omni Capital Retail Finance

Creative United

arts council of Northern Ireland

ARTS COUNCIL ENGLAND

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What else do you need to know?

What can you buy?
Take it away finance can be used for a wide range of qualifying musical instruments, equipment, software and certain related services, including new or reconditioned items. Some retailers may also allow eligible additional services, such as tuition blocks or practice room hire, to be included. Please check with the retailer which items and services qualify before you apply.

Are you eligible?
Eligibility depends on your circumstances and the lender's criteria. *Take it away* finance is available through participating retailers to eligible applicants aged 18 or over. To apply, you must:

- Be 18+
- Live in the UK permanently, with a minimum of 3 years verifiable address history
- Earn over £5,000 a year
- Have a good credit history
- Have a bank or building society account for direct debit
- Loans are subject to status. Terms and conditions apply.

How much can you borrow?
The finance options available depend on the retailer, the retailer's FCA permissions, the product selected and your eligibility. Standard *Take it away* options are generally as follows:

In England:
- 9-month interest-free finance from £100 to £2,500
- 18-month interest-free finance from £200 to £5,000, where offered by retailers authorised by the FCA to carry out credit broking activities

In Northern Ireland:
- 9-month interest-free finance from £100 to £2,000

If your purchase costs more than the maximum finance amount available to you, you may be able to use *Take it away* finance as part-payment and pay the balance separately. One loan can be used per purchase.

Some selected retailers may also offer other finance options, including higher-value finance up to £25,000 for eligible customers aged 18 or over. Availability, terms and conditions vary by retailer and product. Please ask the retailer for details.