



## Applying for finance with **creation**

### Before you start

If you meet the following conditions, you will be able to apply for Interest Free Credit:

- You must be 18 years of age or over.
- You're in permanent full or part time employment, self-employed, retired or receive Disability Allowance.
- You have lived in the UK for at least 36 months and will continue to do so.
- Your purchase must be delivered to your home address.

### ID requirements

Identification is required to confirm your identity and/or current address:

- Current UK Driving Licence - Full or Provisional The name, address and date of birth must match the information input in the application process.
- Current Passport - UK or International The name and date of birth must match the information input in the application process.
- Current Electricity Bill -The invoice must be dated within the last 3 months. The name and address must match the information input in the application process.

**Getting started** -Select "Apply for 0% finance, no deposit" in the checkout payment stage

# Step 1 — Choose term & Check if you're eligible

Spend <b>£750.00</b>	Monthly Payments <b>£62.50</b> for 12 months
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## Set Up Your Credit Agreement

Please select your product

Interest Free Credit: Pay no interest charges and spread the cost evenly over a fixed repayment period

Deposit (Fixed)

Choose the term of your agreement (in months)

Credit Summary	
Cash price:	£750.00
Deposit:	£0.00
Total credit:	£750.00
Total amount payable:	£750.00
No. of payments:	12
Monthly payment:	£62.50
Purchase interest rate:	0.00%

## Select - Interest Free Credit

Deposit is fixed at £0  
(This cannot be adjusted)

Choose how many months you'd like to spread the payments over.

Choose between 6, 12, 24 & 36 Months.

The selected term breakdown will be shown in the credit summary.

Select - Continue

## Check if you're eligible

Without affecting your credit rating

### Personal Details

Title

First name

Last name

Date of birth

No. Of Dependants

Marital status

### Address and Mortgage / Rent Details

Residential status

Address

Time at address

Monthly mortgage/rent

Check if you're eligible to apply  
(This will not affect your credit rating)

Complete personal details

- Name
- Date of birth
- Marital status

Note: Some fields in this application will be pre-populated

Complete Address and Mortgage/Rent details

## Step 2 – Employment details & Eligibility check

**Employment Details**

Employment status  ✓

Personal Monthly Net Income

Partners Monthly Net Income

### Complete Employment Details

1. Employment Status
2. Personal Monthly Net Income

(If you selected Married/Civil Partnership or Living with Partner you will be asked for the partner's income)

Then select - **Continue**

I confirm that the information I have provided is accurate and up to date, and that I can afford the credit repayments over the term of the agreement. This should take into account any known or expected change in financial circumstances, such as working fewer hours, going on maternity leave or any increase in your mortgage or rent repayments.

Yes

### Read the statement

Switches the button to **Yes** to confirm the information provided is accurate

Select - **Continue**

By completing and submitting your details, you agree to Creation sharing these with Credit Reference Agencies who'll provide us with information about your financial circumstances that we can use to check your eligibility. We may use your data to contact you for feedback on how we could improve our application journey, but we will not share or use your data for any other reason and will keep it confidential. This check won't affect whether you can get credit in the future, or be seen by any other lender. If you are eligible, you can continue your application

**Continue →**

**← Back**

If you're not eligible to apply you will see this message.

It confirms you have not passed the eligibility check for credit and confirms that this has not affected your credit rating.

You are also provided with a link to the **Credit Eligibility Check Explained** document.  
Select - **Back to checkout** to be returned back to techsofa.com

**Thank you for your application.**

Unfortunately, your application has not been approved.

You can purchase your products using another payment method.

**THIS CHECK HAS NOT AFFECTED YOUR CREDIT RATING**

Creation's decision is based upon information you have provided, alongside information they have received from Credit Reference Agencies

To understand how Creation make their decisions, please [click here](#).

**Back to checkout**

## Step 3 — Filling in the application

### You're eligible to apply!

Complete the application below

#### Personal Details

Email

Mobile number

Do you have British Nationality?  Yes  No

#### Bank Details

Bank account number

Sort code

Years at bank

Only provide details for a bank account where you have the authorisation to set up a Direct Debit. Read the [Direct Debit Guarantee](#).

These details will be used for your monthly payments.

You're eligible to apply!

Complete the application

Personal Details

- Mobile Number

Answer the questions

**NO** - No further fields to complete

**YES** - Additional fields to complete

Completes Bank Details

1. Bank Account Number
2. Sort Code
3. Time at Bank

The details provided will be used for the monthly payments. Only provide details for a bank account where you have the authorisation to set up a Direct Debit.

#### Employment Details

Are you a statutory Director / Board member?  Yes  No

Employment sector

Is your employer based in the UK?  Yes  No

Continue →

Complete the Employment Details

Answer the questions

**NO** - No further fields to complete

**YES** - Additional fields to complete

Select - **Continue**

### Proof of Identity

Please select the proof of ID you would like to use and enter details below

Category  Drivers licence  Passport  Electricity bill

Electricity Supply No.

Postcode

Continue →

Complete the Proof of Identity

Select the Proof of Identity you'd like to use and complete the required fields.

When complete select - **Continue**

## Step 4 – Reviewing the application

### Review your details

Check the details below are correct. Click on edit to correct any mistakes.

#### Marketing Information

Your Credit Agreement provider is Creation. Creation would like to send you special offers and promotions by post, email, SMS and via your Online Account Manager. If you don't want to receive special offers by email and SMS please change to "No".

Yes

You can change your preferences whenever you like from your online account.

We think you'll find it useful to hear about the great products which we offer, but if you change your mind about the information you want to receive, just let us know by writing to us at Creation Consumer Finance Limited, Chadwick House, Blenheim Court, West Midlands B91 2AA, or emailing us at [customerenquiries@creation.co.uk](mailto:customerenquiries@creation.co.uk).

The final screen is Review your details

You will be provided with Marketing Information and can choose how you'd like to hear from Creation.

#### Personal Details

Name **Mr Itopsmon Taylor**

Marital status **Married / Civil Partnership**

Number of dependants **1**

Date of birth **27/01/1961**

Nationality **United Kingdom**

Edit

Check your details are correct

Use the Edit button to correct any mistakes.

If you make any changes, you must select **Save** to ensure the changes are registered.

#### How Creation will use your data

The personal information Creation has collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by Creation Consumer Finance Ltd and these fraud prevention agencies, and your data protection rights, can be found at [www.cifas.org.uk](http://www.cifas.org.uk)

You can find out more about CRAs and how they use your information at [www.experian.co.uk/crain](http://www.experian.co.uk/crain), [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain) or [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

You can find out further information in Creation's Data Protection Notice online at [www.creation.co.uk/about-us/data-protection-notice](http://www.creation.co.uk/about-us/data-protection-notice).

By clicking Apply you are indicating you are happy for Creation to use your data in this way.

Apply →

You are provided with information on How Creation use your data.

If you are happy, select **-Apply** to submit the application.

## Step 5 – Application accepted & E-signing the agreement (Failed or Referred application please skip to step 6)

Spend <b>£750.00</b>	Monthly Payments <b>£62.50</b> for 12 months
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**Congratulations...**  
...your credit application has been accepted

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Your account has been created and you now need to e-sign your agreement to complete the purchase

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**E-sign Agreement**

If your application has been accepted you will see this screen.

An account has been created and now you need to eSign your agreement to complete the purchase.

⇒ **Select E-sign Agreement**

Customer Signing

You should read through the Pre-Contract Information and the Important Information documents provided below before signing the Credit Agreement. Once you have read these documents and the Credit Agreement you will be able to eSign the Credit Agreement.  
**Note: You must scroll through all of the documents to the end of the screen in order to confirm and e-sign.**

**creation**  
IMPORTANT INFORMATION

1. You should read the pre-contract credit information and the key points in this document before signing the credit agreement. These documents are for you to take away.
2. The monthly repayments on your agreements are fixed and cannot be changed. You should consider your ability to maintain the payments.

You are entering into a credit agreement that requires you to make regular monthly repayments. You should consider your ability to meet these repayment obligations. This is a credit agreement regulated by the Consumer Credit Act 1974.

Please confirm the following has been completed:

- Please confirm that you have read the Important Information and the Pre-Contract Information.
- Please confirm the bank account details you previously provided are in your name and you're the only signatory required to authorise a Direct Debit.
- Please confirm you understand that a copy of your signed credit agreement will be available on your Online account.

By clicking on the "I accept" button below you will be entering into a legally binding agreement. Sign below only if you want to be bound by the terms of the Credit Agreement.

Exit **I accept** >

You will be presented you're your agreement document.

This includes the Pre-Contract Credit Information and the Important Information. Read through this before signing the agreement.

To sign the agreement you must check the three tick boxes and select - **I Accept**

Spend <b>£750.00</b>	Monthly Payments <b>£62.50</b> for 12 months
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**Your application has now been completed**

If your application has not automatically redirected after 30 seconds please [click here](#)

Once you have eSigned you will see this screen and then be redirected back to techsofa.com

## Step 6 – Other outcomes

### Declined application

#### Thank you for your application

Unfortunately, your application has not been approved.

You can purchase your products using another payment method.

Creation's decision is based upon information you have provided, alongside information they have received from Credit Reference Agencies

Should you like to understand further, you will receive an e-mail that contains a link about how Creation make their decision

The contact details of the Credit Reference Agency we use are:

Equifax Ltd  
Customer Service Centre  
PO Box 10036  
Leicester LE3 4FS  
Phone 0800 014 2955

Alternatively, Equifax can be contacted via their website

[www.equifax.co.uk](http://www.equifax.co.uk)

In order to obtain your credit report you will be required to supply full address details and any previous addresses from the past six years.

**Back to checkout**

The following screen will be displayed if your application has been declined.

The decision is based on the information received from a Credit Reference Agency.

You will also receive an email containing a link to further information about how Creation makes their decision & relevant information.

⇒ **Select Back to checkout**

### Referred application

#### We're reviewing your application

##### What happens next

We'll email you our decision usually in under 15 minutes if you're applying between 09:00 - 21:00 (Mon - Fri), 09:00 - 19:00 (Sat) and 10:00 - 18:00 (Sun), or otherwise within 24 hours

If your credit application is approved we'll email you with details on how to access your Online Account Manager where you'll be able to e-sign your credit agreement.

You may receive an Order Acknowledgement email. Your order will not be placed until your credit application is approved, and you have e-signed your credit agreement.

**Back to checkout**

If the application is referred you will see this screen.

⇒ **Select Back to checkout**

Once a final decision has been made you will receive an email of the outcome, either Accepted or Declined.

If Accepted the email will include a link to eSign your agreement.