



## Introduction

Moneysolutionsuk.com bring you Retail solutions, a new and unique alternative to retail finance, our aim is to give customers more freedom in choosing how they pay for goods and services.

We offer a variety of terms and APRs to suit the needs of each individual customer. Following a conversation to discuss your application lending decisions are turned around in many cases in minutes. If rejected by the initial lender then other alternatives are available to consider such as a guarantor or secured loan facility.

Money Solutions UK have many years experience of both prime and sub-prime lending, finance broking and working with retailers and their customers thus understanding their needs helping us build a strong partnership approach.

## How To Apply

Click on the secure link to Money Solutions Uk which takes you directly to our website to apply for credit. The application form takes only a few minutes to complete and it is recommended you have your bank account details at hand. Someone will then contact you directly by email or phone to complete the application.

You can borrow more than you need to make your purchase from the referring website for other purchases, holidays, car or consolidation . We will search our panel of lenders to find you the best terms available to you, regardless of your circumstances.

A decision can usually be made within seconds. Where this is not possible it is referred to a panel of lenders to make a manual decision which is communicated often by text or email. Once you have been approved for credit, you will need to sign the finance agreement and any guarantor forms which will be sent directly to you by the lender. Once you have done this the money will be with you in a few days to carry on with your purchases.

## Terms & Conditions

Money Solutions Uk has a whole of market offering from prime to non conforming loans. Loans are underwritten on a rate for risk basis with APR's varying accordingly to provide a finance option suitable to your needs.

In order to apply for credit, you must:

- Be at least 18 years of age and under 75 years of age.
- Be either:
  1. in full time employment (e.g. 16 hours, or more, per week)
  2. or self-employed or retired and over 50 years of age

3. unemployed or in receipt of invalidity or disability allowance may require a guarantor
- Home owners or tenants considered
  - You must be a UK resident for 3 years or more or provide your previous address if you have not lived at your current address for more than 3 years.
  - Be able to make repayments by direct debit.

Maximum Loan to Homeowner is £15000

Maximum Loan to Non Homeowner is £10000

Maximum term 60 months.

APR's can be as low as 14.9% though please be aware that applications are scored on a rate for risk basis so rates can vary.

Secured

£3000 to £100000 available up to 90% of the Property Value

(e.g Loan + Mortgage balance /Property valuation = 90% max )

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.

\*REPAYING DEBT OVER A LONGER PERIOD MAY INCREASE THE TOTAL AMOUNT TO BE PAID.

Please note: Product availability may change during your application. Credit is subject to status and written quotations are available on request. Terms & Conditions apply.

## **Money Solutions UK – About us**

We have over 22 years' experience in the finance industry and we were founded to help you find the best deals. At Moneysolutionsuk you can take comfort from dealing with an independent company that responds to YOUR needs and deal with people that have the experience in Finance and the understanding of your needs.

Money solutions Uk has a large range of services for both business and consumer customers. We offer an extensive range of consumer and commercial lending products and services including personal and secured loans, mortgages for residential and commercial purposes, general insurances for domestic and commercial customers, business leasing and asset finance,

At Moneysolutionsuk you can browse everything from finance to mobile phones in our one stop shop and we are constantly adding new products and services.

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