



**OPTIPLAN**  
KITCHENS

**YOUR KITCHEN, YOUR WAY**  
4 simple ways to buy

## YOUR KITCHEN, YOUR WAY

Our approach to finance reflects our approach to building beautiful kitchens; personalised and flexible. We understand that a kitchen is a considered investment for any home, and that's why we offer 4 simple ways to buy, so that you can choose the right solution for you.

### 01. 0% APR REPRESENTATIVE INTEREST FREE FINANCE

Spread the cost with our interest free finance available in store. Our simple finance options allow you to spread the cost of your purchase over 24 months. All you need to do is spend a minimum of **£7000** (or above) and place a minimum **50%** deposit.

### 02. BUY NOW PAY LATER

If you choose our Buy Now, Pay Later option you just pay **10%** deposit, with only the remaining balance to pay if you settle within the 12 month period. Or At the end of the Buy Now, Pay Later period you can choose to pay the balance with 120 monthly payments at an interest rate of **19.9% APR**.

### 03. FLEXIBLE MONTHLY PAYMENT

Interest is calculated daily and added monthly at a rate of **0.79%**. You must make the minimum repayment each month **over 36 (3 yrs), 60 (5 yrs) and 120 (10 yrs) month period**. You can make additional repayments and therefore control the term of the loan and reduce the amount of interest you would pay.

### 04. BUY NOW

After your complimentary design consultation, we require an initial deposit of **10%** to secure the quoted price for your kitchen. Followed by a **45%** cash payment on survey and a final **45%** balance on delivery. This is a finance free payment option, based on a cash purchase.

## 01. 0% APR REPRESENTATIVE INTEREST FREE FINANCE

#### When do I have to pay the deposit ?

After your complimentary design consultation, we require an initial deposit of **10%** to secure the quoted price for your kitchen. After that, our designer will spend time with you developing a detailed plan and specification to include furniture, appliances and worktops. When you are entirely happy with this plan, we will ask for a further payment to bring the deposit up to **50%** of the final price.

#### When is my first payment due ?

Your first payment is due approximately one month after delivery has been made. Hitachi Capital Consumer Finance will write to/email you to inform you of your exact first payment date before it is due.

#### What do I have to do to qualify ?

To qualify for this offer you must purchase the furniture and worktops from Optiplan Kitchens and place your agreed deposit by the date specified by your designer. You will also need to be approved for credit by Hitachi Capital Consumer Finance. Eligibility requirements apply.

#### Can I pay for my kitchen in full before end of the term ?

Yes. You can request a settlement figure at any time from the credit provider.

#### Example:

Order value	£15,000
50% Deposit	£7,500
Amount of Credit	£7,500
Interest rate	0% fixed
Number of payments	24
Monthly payment	<b>£312.50</b>
Total amount payable	£15,000

The table above shows you an example of how much your monthly repayments could be based on the total order value..

## 02. BUY NOW PAY LATER

### When do I have to pay the deposit ?

After your complimentary design consultation, we require an initial deposit of **10%** to secure the quoted price for your kitchen. After that, our designer will spend time with you developing a detailed plan and specification to include furniture, appliances and worktops. This option also has the additional ability to pay off the kitchen in full within 12 months, at a 0% interest.

### When is my first payment due ?

Nothing to pay for 12 months, followed by regular instalments there after. Or **Repay the finance within 12 months and pay no interest.**

### What do I have to do to qualify ?

To qualify for this offer you must purchase the furniture and worktops from Optiplan Kitchens and place your agreed deposit by the date specified by your designer. You will also need to be approved for credit by Hitachi Capital Consumer Finance. Eligibility requirements apply.

### Can I pay for my kitchen in full before end of the term ?

Yes. You can request a settlement figure at any time from the credit provider. Your payments can be as frequent as you wish and as small/large as you desire. **By repaying the finance within the first 12 months from purchase, you will pay NO interest.** £29 early payment fee applies.

#### Example:

	Settled within 12 months	10 years example - 19.9%
Order value	£15,000	£15,000
10% Deposit	£1,500	£1,500
Amount of Credit	£13,500	£13,500
Interest rate	0.2%	19.9%
Number of payments	flexible	120
Monthly payment	N/A	<b>£290.93</b>
Total amount payable	£15,029	£36,327.60

The table above shows you an example of how much your monthly repayments could be based on the total order value.

## 03. FLEXIBLE MONTHLY PAYMENT

### When do I have to pay the deposit ?

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### What do I have to do to qualify ?

To qualify for this offer you must purchase the furniture and worktops from Optiplan Kitchens and place your agreed deposit by the date specified by your designer. You will also need to be approved for credit by Hitachi Capital Consumer Finance. Eligibility requirements apply.

### Can I pay for my kitchen in full before end of the term ?

Yes. You can request a settlement figure at any time from the credit provider. You must make the minimum repayment each month **over the 3 yr, 5 yr and 10 yr period**, but you can make additional repayments and therefore control the term of the loan and reduce the amount of interest you would pay.

#### Example:

	120 flexible monthly payments (10 yrs)
Order value	£15,000
10% Deposit	£1,500
Amount of Credit	£13,500
Interest rate	9.9%
Number of payments	120
Monthly payment	<b>£174.54</b>
Total amount payable	£22,444.80

The table above shows you an example of how much your monthly repayments could be based on the total order value. Based on a 120 month re-payment plan, **3 & 5 yearly payments are also available.**



## CABINETRY GUARANTEE

The quality of our cabinetry is very important to us. We are confident of the durability of the kitchens we handcraft in our Swindon workshop, and we know that they stand the test of time. In fact, we are so confident we back it with a 20-year Cabinetry Guarantee\*.

In the unlikely event that, subject to fair wear and tear, any of the cabinetry we make should fail or not be fit-for-purpose, we will repair or replace the faulty item within a period of 20 years from the date of purchase.

*\*excluding doors.*



## WHO ARE HITACHI CAPITAL CONSUMER FINANCE?

The credit facility will be provided by Hitachi Capital (UK) PLC, trading as Hitachi Capital Consumer Finance, 2 Apex View, Leeds, LS11 9BH. This company is a leading provider of consumer credit working with many major UK high street retailers, and you will be entering an agreement with them to collect the final balance on behalf of Optiplan Kitchens. Hitachi Capital (UK) PLC is authorised and regulated by the Financial Conduct Authority.

**HITACHI**  
Inspire the Next

*Credit subject to status and affordability. Terms & Conditions Apply. Optiplan are a credit broker and are Authorised and Regulated by the Financial Conduct Authority. Credit is provided by Hitachi Personal Finance, a division of Hitachi Capital (UK) PLC Authorised and Regulated by the Financial Conduct Authority.*





## SHOWROOMS

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Please don't hesitate to come into one of showrooms to get some advise on any of our payment plans.

### **BASINGSTOKE**

01256 819 889  
basingstoke@optiplan.co.uk

### **CAMBERLEY**

01276 692 144  
camberley@optiplan.co.uk

### **FARNHAM**

01252 345 588  
farnham@optiplan.co.uk

### **HALE**

0161 9287 222  
hale@optiplan.co.uk

### **KNAPHILL**

01483 485 770  
knaphill@optiplan.co.uk

### **LICHFIELD**

03333 448 562  
lichfield@optiplan.co.uk

### **MARLOW**

01494 888 060  
booker@optiplan.co.uk

### **READING**

01189 312 140  
reading@optiplan.co.uk

### **SWINDON**

01793 423 478  
swindon@optiplan.co.uk

### **THATCHAM**

01635 862 966  
thatcham@optiplan.co.uk

### **TWYFORD**

01189 406 600  
twyford@optiplan.co.uk

### **WINDLESHAM**

01344 874 550  
windlesham@optiplan.co.uk

### **WOKINGHAM**

01189 891 551  
wokingham@optiplan.co.uk

### **SHEFFIELD**

03333 448 678  
sheffield@optiplan.co.uk

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### **HEAD OFFICE**

Kelvin Road, Greenbridge Industrial Est.  
Swindon, Wiltshire, SN3 3JW.

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