



PEREGRINE
FINANCE

21st Century financial solutions

Retail Finance



With our experience we are able to offer you any retail finance terms or packages that you may currently use or have seen in the market place.

The main types of finance schemes currently being enjoyed by our supporting retailers are:

- Deferred Payment Schemes: where the customer has the option of deferring their payment for up to 12 months, completely interest free and with no deposit if required
- Interest Free Credit: straight forward equal and interest free monthly repayments
- Low Cost Monthly Repayments: Interest based repayment schemes with a wide variety of APR's to suit all retail margins

We are happy in most cases to offer No Deposit options and repayment terms are available over a variety of years to suit both you and your customer.

Call, submit an enquiry form or email for more information

T: 0870 241 0262 E: info@peregrinefinance.co.uk F: 0870 241 7678 www.peregrinefinance.co.uk

P.O.Box 58, Green Hammerton, York, North Yorkshire, YO26 8WA

What can Peregrine offer you?

Our retail partners find in the main that by placing their finance business with Peregrine they benefit from:

- Fantastic industry knowledge
- The markets latest online application software
- Fast BACS payments
- Highly competitive retailer costs and commissions
- Concise and clear customer offerings
- Strong levels of acceptance rate
- Close account management

Retailer Payment

All retailer payments are made by BACS directly into your nominated account. The payment is made within 72 hours of the customer being in receipt of their goods and as long as we are in receipt of a signed finance agreement.



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Transacting Finance Applications

There are various methods we can offer you for capturing a customer's data and then producing a finance agreement.

We would certainly recommend you use the online system we provide which is the markets latest web based finance application system. It takes around 4 minutes to complete from start to finish and enables you to print completed finance agreements on the spot. This system can be used 'in store' and face to face with the customer, at a customer's property or you can even take the customers details over the phone and enter them directly into the system for an instant answer.

We can also offer you a separate E-commerce finance solution that is perfect for web based and non customer facing businesses, where your customers can apply for their own finance, using the system via your website.

If you choose not to use the online systems then we also provide very straight forward manual agreement forms, where as above the information can be taken in store, at the customers home or over the phone.

We also support Direct Selling / Mail order businesses, using our Distant Marketing finance agreements.

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Support from Peregrine Finance

We believe very strongly in working closely with retailers who benefit from our services. Knowledge of our retailers business is of paramount importance to us and we strive to build lasting and mutually beneficial relationships.

As well as initial meetings and subsequent onsite set up and training sessions we provide:

- One to one account management (no call centre queues!)
- A full range of generic point of sale material
- Bespoke finance adverts for specific products
- Weekly and monthly business reports
- Advice on advertising and compliancy
- Finance selling training sessions
- On going refresher training sessions

Minimum requirements to use our services

By law, any retail business offering finance options on their own products must be holders of a valid Consumer Credit License, which is obtained via the Office of Fair Trading with the relevant fee payable to them.

If you do not currently hold a valid Consumer Credit License then we are happy to aid you in the application process (which currently takes around 4 weeks)

As well as a copy of your Consumer Credit License we would also require as standard:

- A copy of your latest company accounts
- (showing a minimum turnover of £250,000, and both a positive net worth and trend in profit)
- A copy of your bank details on company letter head
- A one off £250 registration fee

Around 1 week later would be in a position to re-visit your business and train your staff.