



REACH NEW HEIGHTS

with point-of-sale consumer finance



Consumer Credit Solutions

THE EXPERT IN HOME IMPROVEMENT FINANCE

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Why Businesses Choose Consumer Credit Solutions

Founded in 1999, Consumer Credit Solutions is the UK's largest facilitator of point-of-sale finance to the Home Improvement sector. Our clients range from successful family-run businesses through to some of the industry's largest and best known brands.

Over the years we've championed the use of innovative 'soft sell' financial products including interest free, buy now-pay later, and low rate loans – making it easier for customers to obtain the home improvements they want.

We manage in excess of a £1million a day in loan applications for our clients. This unrivalled buying power allows us to negotiate the best rates and terms from our blue-chip lenders. CCS credit strategies are proven to attract more customers into showrooms, increase sales, generate higher order values, and reduce cancellations – ultimately increasing your profitability and helping you grow your business.

Our experienced Business Development Management team work with kitchen, bedroom and bathroom retailers; window, door and conservatory installers; and heating system installers across the UK. We also support a cross-section of specialist sectors including pool, swim-spa and hub-tub suppliers, garden room retailers, and loft conversion companies.



UK consumers are more conditioned to buying on finance than ever before, credit has become a key sales tool that helps retailers sell more products.

13m UK adults have less than £1500 in savings

61% of customers said they wouldn't have made a purchase if finance hadn't been available

80% of customers buying 'big ticket' items made decisions based on credit options available at the point-of-sale

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Three steps to consumer credit success

1

STRAIGHT-TALKING ADVICE FROM EXPERIENCED FINANCE PROFESSIONALS WHO UNDERSTAND YOUR INDUSTRY & YOUR CUSTOMERS

Our extensive industry knowledge means we're able to tailor an effective credit strategy that's right for your business. After an initial meeting, we'll produce detailed recommendations on the finance options that will work best for your business and we'll partner you with the most appropriate lender. And if you're not currently FCA authorised, then we can help with that too.

2

COMPREHENSIVE & ONGOING TRAINING FOR YOUR TEAM SO YOU CAN MAXIMISE YOUR CREDIT SALES

As part of your credit strategy launch, we'll ensure your sales representatives have a full understanding of all the financial products available to them. We'll give them the confidence and ability to explain finance to customers and the skills to complete agreements correctly first time, every time – training is ongoing and bespoke to your business. We'll also provide you with access to our eChoice of Funding solution, which will help your team to present finance compliantly while maximising sales.

3

FIRST-CLASS SUPPORT TOGETHER WITH PROVEN PROCESSES, TOOLS & TEMPLATES

We don't simply provide financial solutions and then leave you to get on with it. We're here to support you with regular review meetings, top-up training, as well as legislation and compliance updates. We'll supply finance calculators, smart apps and online software – whatever your business needs to maximise every sales opportunity. We also have specialist marketing and compliance managers available to answer any queries you may have.

Trusted by
the UK's
leading
brands

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OVER 180
RETAIL
PARTNERS

c£1 MILLION
A DAY ON
FINANCE

20 YEARS'
INDUSTRY
EXPERIENCE

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Key to consumer finance success is the level of bespoke training we provide to all our clients. From the outset, we'll ensure your sales team feel both confident and competent to offer finance to your customers.

We'll hold an initial 'launch' meeting to explain how finance works and how to use it to maximise every sales opportunity, as well as demonstrate how to complete customer applications quickly and accurately.

And because training is an integral part of our service, you'll receive regular refresher training so your sales team continue to be able to explain finance easily and compliantly – helping your customers make informed choices and select the best option to meet their circumstances and budget.

In addition, we'll train your administrative staff so they have the expertise to use your lender's credit application software and are able to provide you with the day-to-day finance information you need.

We also offer training on a wide range of regulatory compliance matters so you and your senior managers remain knowledgeable of FCA requirements and any changes in legislation. In addition, we can also provide training for your marketing staff on how to maximise finance promotions while adhering to credit advertising rules.

A photograph of two men in business suits. The man in the foreground is looking at a tablet computer, holding a pen. The man behind him is also looking at the tablet. They appear to be in a meeting or training session.

**Comprehensive &
ongoing training
service from a team
of experienced
finance professionals**

Offer finance easily & compliantly while maximising sales with eChoice of Funding

The eChoice of Funding system is unique to CCS and is provided free of charge to all our clients. It's been specifically designed to be an integral part of your sales tool-kit – helping you meet your regulatory obligations to the FCA, while making it simpler and easier to present finance to your customers.

Used correctly, eCOF will ensure your sales team present all your credit options clearly and fairly, and it allows your customers to make informed decisions about which payment option is right for them.

Having the right credit strategy in place and providing clear funding options results in more sales, improved average order values and, most importantly, happy customers.

eCOF will also provide your business with a full audit trail of the finance offered at the point of sale should it ever be required.

For your convenience, we've ensured that the eCOF system works on any device, including mobile phones and tablets. It will also work for your business whether you operate on or off-trade, and even if you deal with customers remotely over the phone.

YOUR CHOICE OF FUNDING

Customer Name: Joe Brown
Address: 1 Demo Road, Demo Town, DT1 1TD
Date Of Birth: 01/01/1970
Email: demo@demomail.co.uk
Purchase: 6 x Double Glazed Unit & Composite Door
Cashprice: 4560
Opt default Deposit: 10%
Deposit Cash: 456.00
Deposit IBC: 456.00
Deposit BNPL: 100.00
Deposit IFC: 1560.00

OPTION 1 - CASH or SELF FINANCE
Paying by own funds - cash, cheque, debit/credit card, or arranging own funding via a loan or re-mortgage.

Price	Deposit	Balance
4,560.00	456.00	4,104.00

OPTION 2 - HITACHI PERSONAL FINANCE MONTHLY PAYMENTS

Price	Deposit	Amount Borrowed
4,560.00	456.00	4,104.00

Representative APR 9.9%
Interest is calculated daily and added monthly at a rate of 0.79%. You must make the minimum repayment each month. You can make additional repayments and therefore control the term of the loan and reduce the amount of interest you would pay. Payments will start after 1 month.

<input type="checkbox"/> 36 monthly payments of 131.43	Total Payable 5,187.48
<input type="checkbox"/> 60 monthly payments of 86.16	Total Payable 5,625.60

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CCS Business Development Team



Alex McCulloch
Sales Director
Key Nationals



David Grant
Business Development Mgr
North East & Scotland



Dan Caulfield
Business Development Mgr
North West, Yorkshire & N.I.



Adam Turvey
Business Development Mgr
South West & Midlands



Shanny Rasul
Business Development Mgr
South East





Extensive Support Service

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MARKETING SUPPORT

The home improvement sector is increasingly competitive, which is why we provide all our retail partners with access to our marketing support service so they can make the most of their finance facility.

We can offer an independent assessment of any marketing promotions and provide suggestions on how to enhance sales messages, increase enquiries, improve conversion rates, and make the most of your finance offering.

We can also provide guidance on how to create effective promotions that adhere to advertising regulations without the sales message losing its impact.

REGULATORY COMPLIANCE

Since 2014 the Financial Conduct Authority has overseen the consumer credit industry and, as part of their remit, they've required business owners to take more responsibility for their credit-related business activities.

As part of our service, we can assist you with finance compliance matters and make it easier for you to meet your FCA obligations. This includes helping with your application to become FCA authorised, offering insight into creating effective policies and processes, providing regulatory training, and guidance on monitoring. We can also provide guidance on privacy notices, GDPR, and advertising compliance.

BUSINESS SUPPORT

Based at Head Office, our experienced Business Support team has an in-depth knowledge of our lenders' departments and functions.

They're available to help with any day-to-day finance or account queries – Monday to Friday from 9am to 5pm.

The Business Support team provides the first point-of-contact for user account set-ups, assist with pricing queries, and manage training requests.

They can also provide guidance regarding customer complaints/queries and liaise with lenders on your behalf as required.

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“It doesn’t matter how skilled your salespeople are – if homeowners don’t have the money, you can’t sell...”



Interest Free Credit

Interest free is a particularly attractive finance offering, it allows your customers to buy products and then spread the cost of repayment without incurring any interest – 0% APR. There is even an option to defer the first instalment by up to 12 months. As a marketing tool, interest free can help attract customers into your showroom, and you can expect to see an increase in both sales and order values.

How it works for your customers

- Finance offered on products priced from £1000 to £50,000
- 0% APR means there's no interest to pay, plus no set-up fees
- Choice of repayment terms from 6 to 60 months
- First repayment starts approximately one month after the goods are delivered or installed
- Customers can settle their agreements at any time without any penalty

How it works for you

- Highly effective 'soft sell' marketing message
- Maximises your appointment-to-sales conversion ratios
- Retailers experience fewer order cancellations when customers buy products using interest free finance
- Assists up-selling & enables higher order values
- Ability to choose your own deposit levels

“Easy to arrange, no-hassle finance from CCS means we can help our customers buy what they want. Selling credit finance has led to an increase in our average order. Even when customers have the money available they appreciate the advantage of holding onto their savings.”

Sales Director | Hammonds

Buy Now Pay Later

Buy Now Pay Later allows customers to buy products today – locking in the purchase price – and then defer payment for up to 12 months. It provides a great sales message and is an attractive option for those customers who prefer to leave their savings in the bank or have short-term financial obligations and might otherwise delay their purchase. It also lets customers buy the product of their dreams rather than be limited to their original 'cash' budget.

How it works for your customers

- Finance offered on products priced from £1000 to £50,000
- Allows customers to buy at today's prices and then defer repayment for up to a year
- Deferred repayment periods of 6, 9 & 12 months available
- No interest is payable if the loan is repaid in full within the deferral period (a small exit fee may apply)
- If not settled in full, then customers commence a monthly instalment plan
- Our lenders always issue reminders 30 days prior to the end of the deferral period to ensure customers are fully informed of their options

How it works for you

- Highly effective & proven 'soft sell' marketing message
- Brings forward customer purchases & secures sales that may otherwise have been lost or delayed
- Maximises your appointment-to-sales conversion ratios
- Retailers experience fewer order cancellations when customers buy on finance
- Assists up-selling & enables higher order values
- Low cost & highly marketable finance option
- Ability to choose your own deposit levels

“...until we started working with CCS our sales force never bought into it. But CCS’ low interest or interest free products are very different from the old high-pressure, high-interest finance our sales people were used to. With excellent training and support from CCS our sales force is now happy to offer finance.”

Retail Director | Dunraven

The Home Account

The Home Account is an attractive option for those customers who want more flexibility on their repayments. It allows them to pay for products in manageable monthly instalments at a competitive rate of interest for up to 180 months. They can also make additional repayments at anytime, reducing the term of their agreement and the total interest payable. With a wide choice of APRs available, you can choose a rate that suits your customer demographic.

How it works for your customers

- Finance offered on products priced from £1000 to £50,000
- Equal monthly repayments over the term of the loan
- First repayment starts approximately one month after the goods are delivered or installed
- Customers have the option to 'accelerate repayment' – they can make additional payments at any time to reduce the term of their loan & the total amount of interest payable
- An unsecured & attractive alternative to a personal loan

How it works for you

- Choice of repayment terms available from 36 to 180 months
- High customer acceptance rates
- Assists with up-selling & leads to higher order values
- Low cost finance option for your business
- Ability to choose your own deposit levels

“Working with CCS has been a great experience which has improved our sales by 20% by offering interest free and other finance options for our customers.”

Managing Director | Fischer Future Heat

Deferred & Preferred

Our Deferred & Preferred product allows your customers to defer their first repayment for 3 or 6 months and then enjoy manageable monthly instalments with rates typically as low as 4.9% APR. This combination of market-leading low interest combined with a 'buy now pay later' sales message is better than many re-mortgage deals or high street lender loans. It also gives your business a great 'soft sell' opportunity and appeals to a diverse range of customers.

How it works for your customers

- Finance offered on products priced from £1000 to £50,000
- A fantastic alternative to a re-mortgage with a highly competitive APR
- Completely unsecured with no set-up fees or property valuation required
- Loan application decision within minutes from the lender
- First repayment is deferred for 3 or 6 months
- Customers can settle their agreement during the deferral period with no interest to pay (a small exit fee may apply)

How it works for you

- Loan terms of 60 or 120 months available
- Highly effective 'soft sell' marketing message
- Maximises your appointment-to-sales conversion ratios
- Assists with up-selling & leads to higher order values
- Ability to choose your own deposit levels



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