



If you are considering spreading the cost of your flooring, please speak to us about our finance options. There's a variety of ways we can help you get the flooring you want, at an affordable price.

We have partnered with Duologi whose smart technology lets you apply for and then complete the loan application quickly and entirely online. Quick, simple, confidential and normally an almost instant confirmation of eligibility.

We offer several options with credit periods right up to 4 years, there's a minimum deposit of just 10%.

Although longer periods carry a small interest charge, with the ever increasing cost of materials you could well find that doing everything now is more cost effective in the long run. We can run quotes for you so you can see exactly what the costs are before applying.

Where you've been building a property, extension or renovation we often see that due to cost over runs the flooring budget is depleted. Spreading the cost of the final part of your project means you don't have to compromise.

Check your eligibility

Before you apply, please note you will only be considered for finance if you:

- Are at least 18 years old, maximum age at end of term is 75;
- Are in regular full or part-time employment (minimum 16 hours per week or £ 10,000 per annum, unless you retired and receiving a private/company pension or in receipt of disability allowance);
- Are a permanent UK resident and have lived in the UK for at least 3 years;
- Have a good credit history with no late payments. debt relief orders, CCJs, IVAs or bankruptcies.
- If you're accessing the internet on a public Wi-Fi or Virtual Private Network (VPN) Duologi's systems may be forced to decline your application for finance. We suggest you use residential Wi-Fi or disable your VPN whilst applying.

How to apply

Contact us to arrange your quotation or book a measure

Once we have your quotation, we can discuss repayment terms and deposit with you. The minimum deposit is 10%. We can then send the finance agreement to you to complete.

Once approved, we can supply and fit your flooring and the repayments will commence.

Handy tips for completing the application

All details entered during the application process must be personal to the applicant. e.g., personal email address and mobile number. Do not use a work email or contact number.

Double-check your details being entered match your Government-issued ID i.e., Full name (no abbreviations), House/Flat number, and postcode.

Ensure gross annual income is entered for the sole applicant, not weekly/monthly or household income.

Ensure you are entering sufficient address history, do not round up the time at an address as this will result in a mismatch against what a credit bureau is reporting and may result in a decline.

In some circumstance's individuals are registered against their main residence address even though they move around, such as in the Army, or for students living at a university residence, etc. In these instances, do not forget to add your main residence address to the application so Duologi can pull an accurate credit profile to base their decision on. Enter the address where are you registered to vote, where you have most of your credit registered. This should help them pull the correct credit profile and make an informed decision on your application.

FAQs

Will I be accepted for finance?

Whether you're accepted for finance or not depends on many different factors. At Duologi they have a dedicated credit team who use their bespoke credit engine to help them reach decisions.

What do I do if I have been declined?

If your application was declined, we will not give you the specific reason/s why. We advise that you obtain a copy of your credit report so you can see the potential reasons. If you feel that there has been a mistake, please feel free to contact Duologi via email at support@duologi.com or call 0345 5211 881 Option 2.

I want to amend my order.

If you have been approved for finance, we cannot amend the amount or term. You will need to contact us to complete a new application for finance.

Please note we cannot guarantee a new credit application will be approved. All credit applications will leave a credit "footprint" on your credit history.

I have a question about my finance agreement who should I contact?

Please contact Duologi's customer service team on 0345 5211 666 or via email at customers@duologi.com

I want to change my direct debit details.

Changing your payment date can only be done after the first payment has been taken. Please contact Duologi's customer service team on 0345 5211 666 or via email at customers@duologi.com

I want to update my personal details.

Please contact Duologi's after-sales support team on 0345 5211 666 or via email at customers@duologi.com

What is a credit search?

A credit search occurs when a third party investigates your credit report. They're looking to see how you manage your credit now, and how you've managed it in the past. This search may then be recorded on your credit report

for other third parties to see. This is useful to lenders because if you've made multiple applications for credit recently, it could suggest to them that you have an urgent need for credit which you may struggle to pay back.

When will I receive a copy of my loan agreement?

Your Welcome Pack is emailed to the email address you entered in your application. Your Welcome Pack, which contains your loan agreement along with all the regulatory paperwork, is sent within 7-10 days of the goods or services being delivered to you. If you require a copy of your documents sooner you can contact Duologi's support team on 0345 5211 881 Option 2 or email support@duologi.com who will be happy to help.