

# We Do Boiler Finance



# Introduction to finance

We Do Boiler Finance

**Thinking about a new boiler but have better things to spend your money on? Spreading the cost of your new Worcester Bosch boiler installation has never been so easy!**

Our partnership with Worcester allows us to offer our customers exclusive monthly finance options for new boiler installations.

Blue Flame has been fully approved by the Financial Conduct Authority (FCA) to help you arrange finance for your new installation.

Whether its interest free, or payment packages that can be spread over longer terms (up to 10 years), we have a finance solution to suit everyone.

A brand-new industry leading boiler, fully installed by your local experts, paid for in affordable monthly payments.

**What's not to like?!**

Speak to our award winning customer service team:  
01326 378122 [blueflameheat.co.uk](http://blueflameheat.co.uk)

Our message is simple,  
**We Do**

## Who are we working with?



### The Financial Conduct Authority (FCA)

The FCA govern all financial services carried out in the UK. They set rules, manage the standards, and provide permissions to businesses providing any finance related services, giving complete reassurance for consumers.

Blue Flame have been fully approved by the FCA to support you with boiler finance options.



### Novuna Personal Finance The Lender

Novuna Personal Finance are one of the UK's largest finance providers. They are currently supporting 5 million customers with personal finance. Once your personal finance is approved, you will make payments direct to Novuna Personal Finance. Their Leeds based team are always on hand should you have any questions.



### Worcester Bosch

Worcester Bosch are the market leaders for boilers in the UK. They provide a range of gas and oil boilers that are suitable for all types of homes.

They have been awarded a Which? Best Buy on their gas and oil boilers for over 10 years.

Blue Flame are Worcester approved installers and service providers. This means, we can offer extended guarantees - up to 12 years on some products! Our engineers regularly complete training direct with Worcester so you can rest assured your new installation will be installed and maintained to the highest standard by our expert team.



Worcester Greenstar

# What type of installations can be financed?

## What CAN be financed?

- Any Worcester Bosch gas, LPG or oil boiler,
- Any heating system upgrades including controls, filters and pumps with a Worcester boiler installation,
- Oil tank replacements and associated works alongside the boiler installation.

## What CAN'T be financed?

- Boiler installations of other manufacturers,
- Bathrooms and plumbing works,
- Construction works (other than any associated with the installation of the boiler),
- Renewable products,
- On-going maintenance support or plans.





## What finance options are available?

We can offer a variety of different monthly payment packages for your installation.

Whether you want to settle the amount quickly or have a little longer to pay, there is a finance option to suit.

Deposit contribution is not necessary, but you may wish to include a deposit to lower your ongoing monthly payments.

### Interest free credit

The total cost of your installation (less any deposit paid) will be split equally per month. This is available on credit over a fixed term of 12 and 24 monthly payments.



Example		
Term	12 months	24 months
Installation cost	£3,000	
APR representative	Interest free 0%	
Price per month	£250	£125

\*Terms & Conditions apply



### Interest Bearing Credit – 7.9% APR

Interest bearing credit allows you to borrow on a rate of 7.9% APR for a fixed term basis. This is available on credit over a term of 36, 60, 96 and 120 monthly payments.



Example				
Term	36 months	60 months	96 months	120 months
Installation cost	£3,000			
APR representative	Interest Bearing Credit – 7.9% APR			
Price per month	£93.50	£60.31	£41.86	£35.82

\*Terms & Conditions apply

# Am I eligible for finance?

## Who is eligible?

- Minimum age 18 years old,
- UK resident for more than 12 months,
- Own personal bank account from which a direct debit can be taken,
- Owner occupier,

- Permanent employment working minimum 16 hours per week,
- Self-employed,
- Retired person,
- On disability allowance,
- Unemployed and 'house-person' (with consent of co-habiting partner).

## Who is not eligible?

- Unemployed without a spouse/partner in full time employment,
- Temporary positions or agency workers,
- Unregistered child minders,

- Foster carers without a spouse in full time employment,
- Students (other than trainee nurses or doctors),
- Supply teacher without permanent contract to a specific school.

**Landlords can apply for finance for installations within their rental properties. The criteria remain the same as above.**



## The application process

**The application process is simple and takes less than 10 minutes to complete and get a decision!**

1. Our surveyors will provide you with a fully comprehensive quotation for the installation, as well as the monthly payments dependent on the finance package you choose.
2. Once you have let us know you are happy to go ahead with this, we will begin your application with Novuna Personal Finance.
3. You will receive an email with a link that will take you direct to the Novuna Personal Finance website to complete your personal details. This takes around 5 minutes to complete.
4. When you have completed your personal details and submitted your application Novuna Personal Finance will come back with a decision. This will either be accepted, declined or referred. We will also receive notification and will be in contact to arrange your installation if accepted.
5. If your application has been accepted or referred, Novuna Personal Finance will be in contact direct to advise of payment schedules and any documents they may require.

After the installation has been completed you will be asked to sign a satisfaction note to confirm that everything is complete.

Our team can also discuss on-going support for your new installation. As an installation customer, you get exclusive access to our installation membership.

This membership gives you complete cover for your new appliance should you have any breakdowns, and an annual service to maintain the warranty. You will also receive discount on our other services. Speak to our surveyor for more information.

\*Please note Membership is outside of finance agreement and will need to be paid separately.

**Speak to our award winning customer service team to start your application.**

**01326 378122**  
**blueflameheat.co.uk**



**12 months FREE**  
**Blue Flame Membership**  
**with new boiler installations**

Enjoy complete cover for your new appliance and an annual service to maintain the warranty. Members also get priority services and discounts.



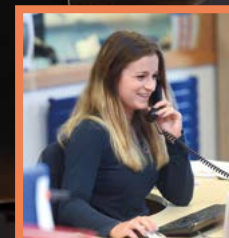
## Representative example and contact details

Representative example –  
7.9% APR interest bearing credit

Cash price	£3,000
Deposit (optional)	£1,000
Total amount of credit	£2,000
Term	120 months
Monthly payments	£23.88
APR representative	7.9%
Fixed rate of interest	7.9%
Total amount payable	£3,865.60
Total charge for credit	£865.60

BLUE FLAME (CORNWALL) LIMITED (FRN 925204) are authorised and regulated by the Financial Conduct Authority. BLUE FLAME (CORNWALL) LIMITED acts as a credit broker and not a lender and do not receive a fee for the introduction.

Credit is provided by Novuna Personal Finance, a trading style of Mitsubishi HC Capital UK PLC authorised and regulated by Financial Conduct Authority. Finance options are offered subject to status and credit check which must be completed before commencement of works. A 14 day cooling off period applies to all applications. If cancelled within 14 days, alternative payment of full outstanding balance must be made.



For more information contact  
our installation team.

**01326 378122** – Option 2  
[boilerfinance@blueflameheat.co.uk](mailto:boilerfinance@blueflameheat.co.uk)





**If you need any further  
information, please contact  
our sales team.**

**Call:**

01326 378122 – Option 2

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[boilerfinance@blueflameheat.co.uk](mailto:boilerfinance@blueflameheat.co.uk)

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