

Frequently Asked Questions

Turkington Finance

Turkington are pleased to be able to offer our flexible payment options. We have done this to give our customers a broader choice in how they fund their home improvements from Turkington.



We have teamed up with Improveasy who specialise in producing bespoke financial solutions to homeowners across the UK. Improveasy works within a nationwide network of accredited contractors to ensure your new home improvements are financed in the best possible way.



Representative Example

Triple Glaze Your Home £88.32 per month

Sale Price £3,500

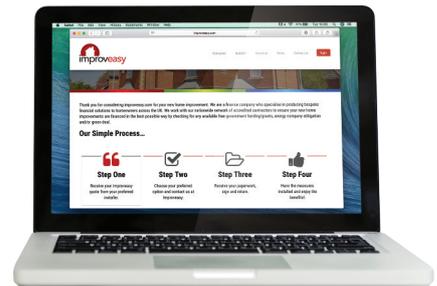
Deposit of £875 Loan Amount of £2,625

36 months at 12.9% APR (Fixed)

Total amount repayable £4,054.53

Deposit due on order. First monthly repayment of £88.32 due approx. 30 days after installation. Finance subject to status and application.

Your Turkington Representative will provide you with a secure link to the Improveasy portal.



Call Improveasy on 0800 024 8505 for questions on Finance. Call your Turkington Representative on 028 3833 2807 for questions on your quotation.

Turkington Windows and Conservatories of Mahon Road, Portadown, BT62 3EH is an Appointed Representative (FRN 708623) of Improveasy Ltd of Manchester Business Park, 3000 Aviator Way, Manchester M22 5TG (Company Reg. No 07807353) which is authorised and regulated by the Financial Conduct Authority (FRN 708623) as a Broker, not a Lender, and offers credit facilities from one lender. You can contact Improveasy Ltd on 0800 024 8505 or info@improveasy.com or www.improveasy.com.

Who is eligible?

Turkington Finance can be offered to any UK citizen between the age of 18–80.

How much can I borrow?

You can borrow from £750 to £25,000 over a period of 12-120 months.

Can I do a mix of cash and finance?

Yes, you can pay from 0% to 50% by 'cash'. You can also use Turkington Finance to cover the full cost of your home improvements.

turkingtonwindows.com

Turkington
Windows & Conservatories

How do I apply?

Speak to your Turkington Representative. They will provide you with a secure link to the Improveasy portal. From there you can apply directly. Turkington have no access to your personal details. You can apply from your own home, a Turkington showroom or wherever is convenient to you.

How long does the application process take?

The application process takes about 20 minutes. You will get an instant decision 24/7.

Are there any penalties for paying back early?

No. The remaining balance will be recalculated automatically so you do not pay any more than you need to. If you wish to pay a 'chunk' off the agreement, then you can choose whether to reduce the monthly repayment amount or the remaining term.

What happens if a payment is missed?

You will incur a £12 fixed penalty charge. You need to reschedule the payment as soon as possible.

What happens if your personal circumstances change?

Notify Improveasy at the earliest opportunity and ensure good communication. Contact details will be provided in the finance agreement.

Could I lose my home if payments cease?

No. This is 'unsecured personal finance' and is not secured against any asset.

What is an APR?

Annual Percentage Rate. This is the method by which the interest is calculated and is used for comparison purposes. The APR is 12.9%.

What is the FCA?

The Financial Conduct Authority is a financial regulatory body in the United Kingdom, but operates independently of the UK government, and is financed by charging fees to members of the financial services industry.

Am I (the customer) protected by the FCA?

Yes. In many ways, the FCA exists entirely for the benefit of the consumer.

Is there a cancellation period for the finance?

Yes. There is always a 14 day 'cooling off period' as per Consumer Rights Act. You can waiver this upon request.

Is the Credit Check very strict?

No. It is a standard level of check and varies depending on the amount of finance applied for. Improveasy can go through a verbal eligibility assessment with you (the customer) if there are any concerns.

Who do I call if I have any questions?

Call Improveasy on 0800 024 8505.



Representative Example

House of Windows & Doors £55 per month

Sale Price £5,000

Deposit of £1,262 Loan Amount of £3,738

120 months at 12.9% APR (Fixed)

Total amount repayable £7,862.10



Deposit due on order. First monthly repayment of £55.00 due approx. 30 days after installation. Finance subject to status and application.