

# Finance Options

## OPTION 1 – Interest free credit, for 12 months with no deposit 0% APR Representative.

### FINANCE AVAILABLE IN STORE

Finance is available on all orders between £599 and £50,000. E.L.Grain Sewing Machines Ltd can offer you interest free finance from Barclays Partner Finance. Finance is available on selected machines in store; you could pay with monthly finance. If you would like to apply for finance, please visit us and talk to our staff who can take you through the available monthly finance plans and process your application in minutes.

Who can apply for finance?

Applicant must be 18 years or over on application date  
In permanent UK Residence – minimum of 3 years

Retired from regular employment. Minimum age 50

Not working through disability

Self-Employed In regular, permanent employment working a minimum of 16 hours per week (Includes students)

Representative Example	
Item Value (cash price)	£1,299
Total amount of credit	£1,299
Agreement duration	12 Months
Annual rate of interest	0% P.A
Representative APR	0% APR
12 Monthly Instalments of	£108.25
Total amount payable	£1,299

**Credit is subject to application and status.**

**E L Grain sewing machines Ltd acts as a credit broker and not the lender. Barclays Partner Finance acts as the lender. Terms and conditions apply.**

### Terms and Conditions

- To qualify you need to spend a minimum of £599
- ID will be required for application (proof of address & proof of signature)
- Barclays Partner Finance full terms and conditions available on application
- You will need to visit us to apply.

## OPTION 2 – Interest free credit for 18 months with no deposit 0% APR Representative.

### FINANCE AVAILABLE IN STORE

Finance is available on all orders between £1,500 and £50,000. E L Grain Sewing Machines Ltd can offer you interest free finance from Barclays Partner Finance. Finance is available on selected machines in store; pay with monthly finance instalments. If you would like to apply for finance, please visit us and talk to our staff who can take you through the available monthly finance plans and process your application in minutes.

Who can apply for finance?

Applicant must be 18 years or over on application date

In permanent UK Residence – minimum of 3 years

Retired from regular employment. Minimum age 50  
Not working through disability

Self-Employed

In regular, permanent employment working a minimum of 16 hours per week (Includes students)

**Credit is subject to application and status.**

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Terms and Conditions

- To qualify you need to spend a minimum of £1,500
- ID will be required for application (proof of address & proof of signature)
- Barclays Partner Finance full terms and conditions available on application
- You will need to visit us to apply.

Representative Example	
Item Value (cash price)	£3,499
Total amount of credit	£3,499
Agreement duration	18 Months
Annual rate of interest	0% P.A
Representative APR	0% APR
18 Monthly Instalments of	£194.39
Total amount payable	£3,499

## OPTION 3 – Buy Now Pay Later 19.9% APR Representative.

### FINANCE AVAILABLE IN STORE

With our Buy Now Pay Later finance option, place your order with E L Grain sewing machines Ltd and pay nothing for 12 months when you spend over £599. You can then choose to pay the balance in full by the end of the 12 months with a settlement fee of £29 or alternatively spread the cost and pay monthly. See representative example.

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Who can apply for finance?

- Applicant must be 18 years or over on application date
- In permanent UK Residence – minimum of 3 years
- Retired from regular employment. Minimum age 50
- Not working through disability
- Self-Employed
- In regular, permanent employment working a minimum of 16 hours per week (Includes students)

Representative Example	
Item Value (cash price)	£2,999
Total amount of credit	£2,999
Agreement duration	48
Annual rate of interest	19.9% P.A
Representative APR	19.9% APR
36 Monthly payments	£128.56
Total amount payable	£4628.16

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### Terms and Conditions

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- ID will be required for application (proof of address & proof of signature)
- Barclays Partner Finance full terms and conditions available on application
- You will need to visit us to apply.

## OPTION 4 – Pay monthly finance 14.9% APR Representative.

### FINANCE AVAILABLE IN STORE

Finance is available on orders between £599 and £50,000. E L Grain Sewing Machines Ltd can offer you interest bearing finance from Barclays Partner Finance. Finance is available on selected machines in store; pay with monthly finance instalments. If you would like to apply for finance, please visit us and talk to our staff who can take you through the available monthly finance plans and process your application in minutes.

Who can apply for finance?

- Applicant must be 18 years or over on application date
- In permanent UK Residence – minimum of 3 years
- Retired from regular employment. Minimum age 50
- Not working through disability
- Self-Employed
- In regular, permanent employment working a minimum of 16 hours per week (Includes students)

Representative Example	
Item Value (cash price)	£2,999
Total amount of credit	£2,999
Agreement duration	48 Months
Annual rate of interest	14.9% P.A
Representative APR	14.9% APR
48 Monthly Installments of	£81.90
Total amount payable	£3,931.20

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Terms and Conditions

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- ID will be required for application (proof of address & proof of signature)
- Barclays Partner Finance full terms and conditions available on application
- You will need to visit us to apply.

E L Grain Sewing Machines Ltd, Bennerley Road, Blenheim Industrial Estate, Nottingham Ng6 8UY Company number 00306395 acts as a credit broker and not the lender E L Grain Sewing Machines Ltd only offers financial products from Barclays Partner Finance. Barclays Partner Finance acts as the lender. Barclays Partner Finance is a trading name of Clydesdale Financial Services Limited a wholly owned subsidiary of Barclays Bank PLC. Clydesdale Financial Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 311753) Registered in England. Registered No 2901725. Registered office: 1 Churchill Place, London. E14