Take it away

→ **This document has been designed to assist *Take it away* member retailers with understanding the points at which approved financial promotions ("finproms") only must be used in communication with customers.**

In all cases, retail staff must ensure that any explanation of the *Take it away* scheme is **clear**, **fair** and **not misleading**. As long as merely factual information is presented, it is permissible for it to present the finance option in a good light. Going beyond that, if it can first be established with your customer that finance is a good fit, then you may talk confidently to them about the features of the *Take it away* scheme (see detailed guidance and recommended wording) as a means of purchasing the goods using interest-free finance, as long as that explanation is tailored to their personal circumstances.

Customer visits *Take it away* Member Retailer...

...in person

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Customer sees *Take it away approved in-store finproms* supplied by CU and **asks staff for further information.**

Customer selects product for purchase and **enquires about payment options.**

Customer is undecided about purchase and **staff introduce option to pay by instalments.**

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If (through the communication of factual information only) it has been established interest-free credit is a good option for your customer, you may talk confidently about the features of the *Take it away* scheme (see *detailed guidance and recommended wording*) as a means of purchasing the goods, provided that the information being shared is:

- made only to one customer;
- the suitability of the Scheme finance has been determined having regard to the particular circumstances of this customer;
- and the communication is not part of an organised marketing campaign.

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Sales staff confirm what credit options are available.

Sales staff provide information about all payment options available, including *Take it away*(IFC) terms from Omni Capital.

Having considered the options, **customer decides to apply for a *Take it away* loan to finance their purchase.**

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Sales staff take customer through the credit application process (acting as a broker, introducing the customer to Omni as credit provider).

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Customer application is Approved/ Declined/Referred by Omni Capital.

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✓ **Approved**
Customer e-signs agreement and takes goods away with them, or arranges home delivery.

× **Declined**
Customer invited to pay by alternative means.

↩ **Referred**
Customer is asked to provide additional information by Omni's underwriting team.

...website
NOT e-comm enabled

...website
e-comm enabled

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Product page can include an information only statement that "Finance Options are Available" on this item.

This text can be coupled with a hyperlink to the *approved finproms page of the Take it away website where key information about the credit terms will be available to view.*

...website NOT e-comm enabled:

Customer identifies the product they want to buy and **calls or emails retailer to ask about payment options.**

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In the first instance, sales staff should check that customer has viewed the *approved online finprom on the Take it away website.*

Once the customer has had a chance to read this, sales staff may talk confidently about the merits of the *Take it away* scheme as a means of purchasing the goods using interest-free finance, provided that the information being shared is:

- made only to one customer;
- the suitability of the Scheme finance has been determined having regard to the particular circumstances of this customer;
- and the communication is not part of an organised marketing campaign.

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Customer **decides to apply for credit and provides their email address** for a link to be sent by the sales team to allow them to complete the process at home.

OR

Sales staff **take customer details over the phone** and initiate remote purchase customer application via Omniport.

OR

Customer **decides to visit in person** to complete their purchase.

...website e-comm enabled:

Customer selects product that they want to **purchase online via e-commerce.**

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Customer **selects finance option at check out** and completes online application via Omniport.

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Customer online credit application is approved/ declined or referred by Omni

× If declined, customer returns to checkout to pay by alternative means.

✓ If accepted, completes credit agreement via e-sig and goods despatched by retailer.

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