

We finance it for you.

From as little as £10 per month*

*Terms and Conditions

An Ikano loan is not suitable if you believe that your financial circumstances may deteriorate or you do not believe that you can maintain the payment schedule.

If you make any other additional payments your settlement amount will reflect a limited rebate of the interest for the rest of the loan term, based on a formula calculated under the Consumer Credit Act. Your agreement will provide further information on this.

You will receive a letter after your loan is set up detailing the date of the first repayment.

You will incur a default fee of £25 if you do not make your monthly repayment on the due date. Other fees will be detailed in the paperwork you will be given. If you do not make your payments in full when due then the size of your debt will increase as default fees are incurred and the number of payments will increase to cover default fees.

If you miss payments your credit rating may be affected making it harder for you to obtain future credit. Ikano will make efforts to contact you to discuss your account and, if you persistently fail to make payments, you may face legal proceedings which may include a charging order against your home.

You have 4 days from when your finance is approved in which to withdraw from the loan agreement. You will not be cancelling the goods, the Ikea return policy still applies. To exercise this right to withdraw you will have to contact the credit provider Ikano direct. You will have a further 30 days to repay the outstanding balance in full. The agreement paperwork will provide guidance as how to do this.

Do you have any questions I can help you with? Ikano can be contacted on 08448565744 if you wish to ask any questions direct before applying for a loan. You have the right to take away and read a copy of the Pre Contract Information sheet before applying.

Our services, for you.