

FINANCIAL SERVICES



You can choose what you want from our offer and we will help you with funding. Just pick your desired items and pay the way which suits you best. Our financial services will give you freedom of decision.

WE OFFER CUSTOMER-TAILORED FINANCING:

1) Loan card Quatro with 0 % interest for the first 45 days

- we issue this card for free
- you don't pay cash for your shopping, you just use money on the Loan card
- 0 % interest for the first 45 days available for every purchase
- Card limit € 300
- you use your Card for paying in store, draw cash from ATMs or transfer it to your bank account
- you pay your credit off the way you wish – either all at once or by monthly installments

Loan rate: 1,98% per month

2) Credit with only 9,9 % per annum

- advance payment 10% of total financed sum
- installment period 12, 15 or 18 months
- credit available at € 180 to € 2 660

RPMN: 9,9%

3) Credit with zero interest

- you pay just the price of goods you have chosen = not a single cent more

- advanced payment 10% of total financed sum
- installment period is 9 monthly installments
- credit available at € 100 to € 2 660

RPMN: 0%

4) Credit with zero advanced payment

- choose your goods from € 100 up to € 2 660
- no advanced payment
- 24 installments

RPMN: from 26,59%

5) Credit up to € 6 640

- choose your goods from € 1 328 up to € 6 640
- advanced payment from 0% of total financed sum
- installment period 70 months

RPMN: from 11,28%

LOAN PREREQUISITES? Very few.

Documents necessary for credits with maximum value € 2 660

- valid ID
- another ID (driving license, passport, birth certificate, marriage certificate, extract from the book of births, health insurance ID, service card of a member of police or armed forces, service card of a diplomat)

Documents necessary for credits exceeding € 2 660

The same documents as above stated for credits to € 2 660 plus:

- employer's affirmation of applicant's income and of income of his/her spouse (applies to employees)
- tax declaration, trade license (applies to self-employed persons)

We further need one of the following documents:

- a document confirming client's address (a document containing his/her surname and address, being not older than 1 month)
- copy of: SIPO, payment of rent, gas, electricity, telephone, statement of client's or other person's bank account – other person's in case client has disposition right to bank account of such person or affirmation of residence

BENEFITS of QUATRO loan

- fast and easy furnishing
- goods are yours to take home right away

- one loan contract may cover more kinds of goods
- purchased goods is immediately in possession of customer

AND WHAT IS MORE...

If you are interested, you may insure every your loan with beneficial insurance of solvency (for in case of long-term sick-leave, complete and permanent disability, death, or loss of job). This way you assure yourself of being capable to pay off the installment even in case of unexpected events.

More information is available at the financial services kiosk in IKEA store Bratislava. *(This offer is feasible upon fulfilling of contractual conditions stated by the provider of financial services Consumer Finance Holding, a.s, division Quatro.)*

The provider of financial services Consumer Finance Holding, a.s., division Quatro reserves the right to require further documents necessary for concluding contractual relation as well as the right to disclaim the contract without stating the reason.

You can get more information from our financial staff in IKEA store Bratislava.