

## Finance services

Choose whatever you want! We are delighted to advise you with your finances!  
Choose the product, whichever you want and pay however you prefer.  
Our finance services will provide you the right freedom in your decision making.

### **CHOOSE THE OPTION, WHICH WILL BE THE BEST FOR YOU. WE OFFER THE FINANCING AT NEEDS OF EACH CUSTOMER:**

#### **1. Quatro loan card with 0 % interest rate till 45 days.**

- We can issue your loan card free
- you will not pay for your purchases in cash not a cent, you will pay with money from your loan card
- you can make use of 0% interest rate by every purchase till 45 days
- you can take 300.00 € (9 037.80 Sk) from your card
- you can pay with this card in stores, you can draw the money from ATMs or you can carry money forward to your account in the bank
- you can repay the money according to your wish – at once or gradually by monthly instalments

**Interest rate: 1,98% per month**

#### **1. Credit with zero increase**

- you will pay only for the selected products = you pay not a cent in addition
- advance : 10 % of the financed amount
- period of repayment is 9 monthly instalments
- your credit amounts from 100,00 € to 2 489,54 € (from 3.012,60 to 74 999,80 Sk)

**RPMN: 0%**

#### **2. Credit with zero advance**

- you can choose product, which amounts from 100,00 € to 2 660,00 € (3.012,60 to 80 135,16 Sk)
- you do not pay any advance in place
- you will repay 24 instalments

**RPMN: from 26,59%**

#### **3. Credit up to 6 640,00 € / 200 000,00 Sk**

- you can select the product from 1.328,00 € up to 6.640,00 € (40.007,33 Sk up to 200.036,64 Sk)
- advance : from 0 % of the financed amount
- period of repayment is up to 70 months

**RPMN: from 11,28%**

### **WHAT DO YOU NEED TO PROCESSING YOUR APPLICATION? Very few.**

#### **Documents for loan up to 2.660,00 €**

- a valid identity card
- the second identity document (VP, passport, birth certificate, marriage certificate, extract from book birth, health insurance card, police service card, military service card, diplomat service card)

#### **Documents for loan over 2.660,00 € (from 80.135,16 Sk)**

- + a document confirming the address of a client (one of the documents, which confirm the address of a client with identical surname and address, not older than 1 month + copy – „SIPO“- payment for rental, gas, water, electricity, extract from the payment for phone (Slovak Telecom, Orange, T-Mobil), extract from a client account, or alternatively extract from account of other person, if a client disposes with account of the person, or proof of residency)
- + employer's confirmation of receipt of the applicant and a husband/wife (employed)

- + declaration of income, business license (businessman)

#### **ADVANTAGES OF LOAN with QUATRO**

- simply and quickly equipment
- you can take the product home simply and immediately
- you can buy more articles for one agreement
- the purchased product is a client ownership immediately

#### **IN ADDITION DITION**

In case of your interest, you can arrange the effective ability to pay insurance to any type of loan (just in case of full working disability, full and permanent disablement, decease and also in case of employment loss). This kind of insurance will help you in the case of instalment payment in the unexpected situation.

More detailed information in the stand of finance services. The offer is valid only in the case of meeting the contractual terms of finance service provider Consumer - Finance Holding, a.s, Quatro division.

**For more detailed information you can confidently turn to finance specialists of IKEA:**  
IKEA Bratislava