

Consumer finance is a financing service/EMI offered at IKEA, where customers can get credit from a financing service provider for shopping at our IKEA stores.

These terms and conditions will be applied if the customer agrees to shop at IKEA using the consumer finance offered at IKEA stores.

IKEA is facilitating these financing options to its customers in partnership with a financing service provider:

- Credit is provided by the financing service provider and is subject to customers' credit eligibility. Determination and assessment of credit limit resides solely with the financing service provider. IKEA is not acting as a lender and has no control over the credit limit assigned to the customer.
- Decision on the financing scheme, resides solely with the customer.
- All the necessary information regarding the financing scheme (without interest and with interest) will be completely provided by the financing staff. EMI information provided by the financing staff shall be deemed final and considered as the exact amount which the customer will repay over the defined months.
- All loan related communication like loan application, terms and conditions, early settlement and others happens between the financing service provider and the customer.
- Financing information provided by IKEA is only indicative and may reflect the closest price which the customer will have to repay. For exact amount, the financing staff must be contacted.
- Customer Information shared during credit limit check and during loan execution is shared by the customer to the financing service provider. IKEA does not have any access to this shared customer information, not responsible for its authenticity and does not process or store any customer information.
- Customer can provide their information/documents basis their consent. Financing service provider is the custodian of this information.
- IKEA will not be responsible/accountable/liable for any delays or disputes during loan sanctions for whatsoever reasons. It is solely between the customer and the finance service provider.
- No Services provided by IKEA will be considered for financing. Only goods (excluding food) total more than 20,000 INR will be considered for financing.
- Financing is not applicable for customers with GSTIN (business customers).
- Financing is only applicable for in-store shopping. Not applicable for shopping through online, click and collect and customer support center.
- For physical disbursement: IKEA has the right to block or delay delivery of goods to the customer until credit settlement is completed between the financing service provider and IKEA. No cash and carry and cash and collect articles can be bought as part of physical disbursement. In case of non-settlement, IKEA has the right to cancel the delivery of goods as well.
- Customer can return as per the IKEA return policy. IKEA will accept/decline the return as per the IKEA return policy and share the necessary return information with the financing service provider (where applicable) for further processing. If the return results in loan restructuring, then that communication happens between the financing service provider and the customer. IKEA is not involved in any loan related communication. Customer must contact the financing service provider for all loan related information.
- IKEA reserves the right to process return basis its discretion and return policy.

Customer opting for payment with this credit facility must accept the – a) above terms and conditions and b) HDFC banks' consumer durable loan terms and conditions

<https://www.hdfcbank.com/personal/borrow/your-loans/easy-emi/easyemi-on-consumer-durables/terms-and-conditions>