

**Take  
it   
away**

 **Creative  
United**

**Zero%  
to  
guitar  
hero.**

With **0% finance** on  
instruments, tuition  
and equipment



# How it works

Key information to help you understand what Take it away is and how it works

## How to buy something with Take it away?

### 1. Find a local or online shop

Take it away is available through over 110 music instrument shops in England and Northern Ireland. Use our list of participating retailers to find the most suitable one.

### 2. Choose your instrument

Our network of shops have knowledgeable staff who will help you find the perfect instrument, equipment and tech to suit your needs.

### 3. Complete the application form

If applying in-store, take proof of ID (passport or driver's license) and let staff know that you would like to pay using Take it away. This involves a credit check being carried out on you; you will need to pay a deposit (minimum 10%). Alternatively, if you are applying online, you should see the option to select Take it away when checking out.

### 4. Get playing!

If your application has been approved and you've paid your deposit, there's only one more thing to do – Take your instrument away and get playing!

## What can I buy?

Our retailers can offer our interest-free loans for musical instruments, equipment, software and tuition. They can offer these in-store and online.

We don't set limits on the instruments we fund. Instruments can be new or reconditioned. Indeed, in both England and Northern Ireland, we encourage musical passions of every complexion, from bass guitars to xylophones.

## Am I eligible?

As a passion for music-making can develop at any time of life, we have interest-free loans to support musicians of every age.

All applicants must:

- Be over 18 years old
- Be a UK resident with a UK address history for the last 3 years
- Have a gross annual income of at least £5,000
- Hold a bank or building society account capable of handling direct debit payments

Loans are subject to status. Terms and conditions apply.

## How much can I borrow?

In England, you can get a Take it away interest free loan of between £100 and £2,500. Some retailers can also offer loans of up to £5000 subject to FCA authorisation.

In Northern Ireland, you can get a Take it away interest free loan of up to £2,000.

If the cost of the instrument/s you want to buy exceed the loan limit, you can use Take it away as a part-payment towards the instrument/s. You would then need to pay the remaining balance by an alternative method. It is not possible to split the cost of an instrument/s over more than one loan application.

Some participating stores also offer interest free credit up to the value of £25,000 to eligible customers over the age of 18. Speak to your local shop for further details.

## Who is Take it away run by?

Take it away is operated by Creative United, a not-for-profit Community Interest Company, funded by Arts Council England.

Creative United provides a range of financial products and services designed to enable the growth and development of the UK's cultural and creative industries.

Our mission is to build a sustainable and resilient creative economy, making the arts accessible for all. The communities that we serve include creative businesses (including individual artists and creative practitioners), charitable



and social enterprises, and other organisations operating within the wider arts and creative industries.

More questions? Get in touch!

You can ring us on 020 7759 1111

Email us with your questions via [info@takeitaway.org.uk](mailto:info@takeitaway.org.uk)

## FAQs

### Loan Repayment

#### When will my first payment be made?

This will normally be around 30 days from the date of your purchase, but you will receive a welcome email from Omni Capital Retail Finance providing details of your repayment schedule.

#### Can I change my monthly payment due date?

Yes, this can be arranged once you have received your welcome email. Contact Omni Capital Retail Finance directly on 0333 240 8317 to do this.

#### Can I pay off the loan early? (i.e. before the 9 or 18 months have passed)

Yes, you can pay the balance of your Take it away loan early and there will be no penalty charge for this. Please call Omni Capital Retail Finance directly on 0333 240 8317 to arrange this.

#### Can I cancel my Take it away loan?

If you wish to exercise your right to withdraw from the finance agreement, you must contact Omni Capital Retail Finance within 14 days of signing the agreement. You will need to arrange an alternative payment method for the instrument with Omni Capital Retail Finance within 30 days.

## Can I use the scheme more than once?

Yes, there is no limit on the number of times that you can use the scheme. You can have different loans running concurrently, although you would need to pass a separate credit check for each new application. We would advise you to allow at least 3 months between loan applications in order to establish a repayment record with Omni Capital Retail Finance.

## How can I check how many more payments I need to make?

If you have any questions about your repayment schedule, please call Omni Capital Retail Finance on 0333 240 8317.

You can also manage your payments on the Omni Self Service Portal. Registration details can be found in the Welcome Pack that was sent to you after you completed your application.

## What happens if my application for a Take it away loan is declined?

You can reapply for a Take it away loan after 30 days if you are declined.

If you would like to appeal the decision, please contact the Underwriting team at [underwriting@ocrf.co.uk](mailto:underwriting@ocrf.co.uk).

## Applying for a Take it away loan

### How do I use the scheme to buy an instrument?

Find a local retailer and ask them if they offer the Take it away scheme.

All applicants also need to be a UK resident with a UK address history that covers the last 3 years and have a gross annual income of at least £5,000.

## Can I use the scheme online?

Yes, if the retailer has that ability built into their website.

## Customer eligibility criteria

### Can I use the scheme if I am unemployed?

Yes, you can apply for a Take it away loan if you are unemployed, as long as you have a gross annual income of at least £5,000.

### Can I use the scheme if I am a student?

Students are eligible to apply, provided that they have a part-time job working and have a regular income that exceeds £5,000 per year.

### Can I use the scheme to buy instruments for other people?

Eligible customers over the age of 18 can buy an instrument for other people of any age.

Please note that you will remain responsible for repaying the full loan amount to the bank and that the loan is not transferable to a third party.

## Qualifying items

### Can I buy something worth more than the top amount for the scheme?

Yes. The Take it away loan can be used a part-payment towards an instrument if the total cost exceeds the amount that you are permitted to borrow in store. You would have to arrange to pay the difference by another means (e.g. by



paying a larger deposit). However, you cannot use multiple loans to cover the cost of an instrument which costs more than £5000 in England, £2000 in Northern Ireland, or more than £25,000 at selected retailers.

## Can I use Take it away to purchase a second-hand or reconditioned instrument?

Yes, provided that the instrument is being sold through an approved Take it away retailer.

## Can I use the scheme to pay for tuition?

This will depend on the services available through the shop in which you are making your purchase. If the store offers a block of lessons these can be added to your loan as an additional service. Please ask for details when making your purchase.