



Home Buyer Scheme

Helping consumers with
affordability since 1998

Home Buyer Scheme Explained

At Optima we have over 25 years of experience in point of sale finance. Using our knowledge and expertise we aim to help customers with affordability while keeping our partner's transactions simple and appealing.

When buying or selling a home the fees associated can become a considerable amount. At Optima we can help the customer spread either a Listing Fee, Mortgage Broker Fee or Home Buyers Survey over 4 payments with no interest charges.

Example - Home Survey £500 / 4 = £125 per month

One key factor in our offering is that NO credit search is performed on the customer and therefore does not impact their ability to obtain a new mortgage if required.

Our acceptance rate is a proven 98% based on the following criteria



Customer Criteria

If the customer meets the following criteria and has an acceptable debit card they will be approved.

Application Criteria

Minimum age 18
Mobile number and email address required
0% interest free credit over 4 payments
Not on the bankruptcy/insolvency register
Payments to be taken from debit card that accepts continuous payment authority as per the list below.

Yes

All Visa debit cards
Santander Mastercard debit
Clydesdale Mastercard debit
Yorkshire Bank Mastercard debit
Virgin Money Mastercard debit
TSB Mastercard debit
Danske Mastercard debit
Monzo Mastercard debit

No

All Credit Cards
Starling Mastercard debit
Think Money Mastercard debit
Metro Mastercard debit
Any pre-paid debit cards

Customer Process

Our user-friendly portal allows a link to be sent to the customer by text or email for a specified loan amount. The customer simply confirms their details to gain approval and at the same time, you will be notified too.

The customer's first payment is taken on acceptance and the following 3 are scheduled monthly as per the agreement. At all times the customer is kept informed of the process via text and email.

Once the customer has been approved you simply upload a copy of the invoice/fee agreement for payment which takes around 3 to 5 days.

A remittance is provided for your accounting purposes.



Final Summary

If you're looking for a USP to help your product stand out from the rest while offering your customers a flexible way to pay, then we have the right solution for you.

Our methodology has been used for years with great success in the retail and automotive sectors and we continue our growth with our banking partner.

At Optima we offer hands-on day to day account management with demonstrations and training for all staff involved.

Optima, simple and affordable.

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