



FREQUENTLY ASKED QUESTIONS

APPLYING FOR A TAKE IT AWAY LOAN

Q: How do I use the scheme to buy an instrument?

A: It's really simple! Firstly, you need to check if you're eligible to apply. Applicants must fall into one of the following categories:

- **EITHER** an individual over 18 buying an instrument for a child under the age of 18
- **OR** an individual aged 18-25 years applying in their own right

In all cases, applicants will also need to be a UK resident and working at least 16 hours per week in order to be eligible. Then follow the steps set out in the ['How do I Take it away?' page](#).

Q: Can I use the scheme via mail order?

A: Yes. Both the '18-25s' and 'Under 18s' versions of the scheme are now available via mail order through participating outlets.

You will need to provide the details over the phone to the music shop as you would do if you were in-store. If you are approved, the retailer will post you the relevant documents to sign and return, and explain the procedure to you. You must also complete the customer survey or customer declaration. You will need to pay your 10% deposit by credit or debit card.

Q: Do I need to take proof of address or photo ID with me when applying for a Take it away loan in-store?

A: If you're using the scheme in a store and paying the 10% deposit by credit or debit card, you won't need additional ID. However, if you are paying the 10% deposit by cash or cheque, then you will need to provide 2 forms of ID. Acceptable proofs of ID are:

- Current UK driving licence (both card and counterfoil for new style licences)
- Valid Passport
- Utility bill, credit card or bank statement dated within the last 3 months will be accepted as a second proof with one of the above. NB - Mobile phone bills are not acceptable



Q: Do I need to provide proof of address or photo ID with me when applying for a Take it away loan via mail order?

A: If you are using the scheme via mail order, you must provide 1 form of ID from the following list:

- Current UK driving licence (both card and counterfoil for new style licences)
- Valid Passport

Or, 2 forms of ID from the following list:

- Pension statement for the current tax year
- Inland Revenue Notification/Notice of Tax Coding
- Benefits Letter for the current tax year
- Utility bill, credit card or bank statement dated within the last 3 months will be accepted as a second proof with one of the above. NB - Mobile phone bills are not acceptable

CUSTOMER ELIGIBILITY CRITERIA

Q: Can I use the scheme if I am unemployed?

A: Unfortunately, we are unable to accept applications from people who are unemployed and in receipt of state benefits (apart from Disability Benefit).

Q: Can I use the scheme if I am a student?

A: Students are eligible to apply, provided that they have a part-time job working at least 16 hours per week.

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

A: Yes, you can use the scheme to buy instruments for other people (e.g. as a gift) if you are 18-25 years of age. If you are over 26 years of age, you must however be using the scheme to buy an instrument for a child under 18. Please note that 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.



Q: Can I use the scheme if I live in Scotland, Wales or Northern Ireland?

A: Although we only operate the scheme through music shops based in England, you can still use the Take it away scheme if you live in Scotland, Wales or Northern Ireland, either by visiting a participating store in England or via mail order through our participating retailers.

Residents of Northern Ireland can also use 'Take it away Northern Ireland' through one of the participating shops there. This scheme is supported by the Arts Council of Northern Ireland (ACNI) and more details can be found on the ACNI [website](#).

QUALIFYING ITEMS

Q: Can I use Take it away when the value of the instrument I want to buy is more than £5,000?

A: Yes. The Take it away loan can be a part-payment towards an instrument that costs more than £5,000. You would have to arrange to pay the difference by other means (e.g. by paying a larger deposit). You cannot use multiple loans to cover the cost of one instrument costing more than £5,000.

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

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

Q: Can I use the scheme to pay for tuition?

A: 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.



QUESTIONS ABOUT YOUR EXISTING TAKE IT AWAY LOAN

Q: When will my first payment be made?

A: This will normally be around 30 days from the date of your purchase, but you will receive a welcome letter from V12 Retail Finance providing details of your repayment schedule.

Q: Can I change my monthly payment due date?

A: Yes, this can be arranged once the first payment has been made from your account. Contact V12 Retail Finance directly on 029 2046 8900 to do this.

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

A: Yes, you can pay the balance of your Take it away loan early and there will be no penalty charge for this. Please call V12 Retail Finance directly on 029 2046 8900 to arrange this.

Q: Can I cancel my Take it away loan?

A: If you wish to exercise your right to withdraw from the finance agreement, you must contact V12 Retail Finance within 14 days of signing the agreement. You will need to arrange an alternative payment method for the instrument with V12 Retail Finance within 30 days.

Q: Can I use the scheme more than once?

A: 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 the bank.

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

A: If you have any questions about your repayment schedule, please call V12 Retail Finance on 029 2046 8900.



OTHER

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

A: The shop where you've applied for the loan will provide you with a letter containing details about what to do next.

Q: Who runs Take it away?

A: Take it away is an Arts Council England initiative operated by Creative Sector Services CIC. Secure Trust Bank (trading as V12 Retail Finance) is the credit provider for the loans.

If you still have any questions about the Take it away scheme, please email us at info@takeitaway.org.uk or call 020 7759 1111.