



**It's really simple to use Take it away (Northern Ireland) to help spread the cost of buying a musical instrument. Just follow the steps below ...**

## **1. Check if you're eligible**

To be eligible to apply for a Take it away loan you must be:

- An individual aged over 18 years of age
- A permanent Northern Ireland resident
- Working at least 16 hours per week (apart from those in receipt of Disability Benefit)
- Hold a bank or building society account capable of handling direct debit payments

## **2. Find a participating store**

You must make your Take it away purchase from one of our registered member retailers. These are:

- Belfast Music Supplies, 24 Hanwood Business Park, Old Dundonald Road, Belfast BT16 1DE, Tel: 02890 481010. [www.belfastmusic.co.uk](http://www.belfastmusic.co.uk)
- Ferris Music, 180 Markethill Road, Portadown, Co. Armagh BT62 3SL  
[www.ferrismusic.co.uk](http://www.ferrismusic.co.uk) T: 028 3884 2628
- Henderson Music, 11 Bishop Street, Derry, Co. Londonderry BT48 6PL  
[www.hendersonmusicireland.com](http://www.hendersonmusicireland.com) T: 028 7136 5791
- Henderson Music, 16 Northland Road Industrial Estate, Derry, Co. Londonderry BT48 0LD  
[www.hendersonmusicireland.com](http://www.hendersonmusicireland.com) T: 028 7137 1191
- Matchetts Music, The Classical Shop, 6 Wellington Place, Belfast BT1 6GE  
<http://matchettsmusic.com> T: 028 9032 6695

- Matchetts Music, The Rock Shop, 38 Wellington Place, Belfast BT1 6GF  
<http://matchettsmusic.com> T: 028 9057 2143
- Matchetts Music, The Piano Shop, Bedford House, 16 Bedford Street, Belfast BT2 7FD  
<http://matchettsmusic.com> T: 028 9023 3039

### 3. Pick your instrument

You can pick from a whole range of musical instruments sold by our member retailers. You can include additional items like an instrument case, sheet music or spare strings to add onto your purchase too. There are some items which are ineligible for purchase with a Take it away loan. **Ineligible items are:**

- Pro-audio equipment (recording, mixing, sampling items)
- PA systems
- Computers or computer-based products
- Microphones
- Non-tuition CDs and DVDs
- Concert tickets

The staff in the music shop will be able to advise you on the right instrument for your needs, or for your child's needs if you are buying an instrument for them.

### 4. Complete the application form and customer survey

Once you've told the staff in the music shop that you'd like to use Take it away to buy your chosen instrument, they'll go through the loan application process with you. This involves a credit check being carried out on you. It shouldn't take long.

You will also be asked to complete a short customer survey, answering a few quick questions about you and your purchase.

### 5. Pay your deposit

If your application is approved, you'll need to pay a 10% deposit of the cost of the instrument. The remaining cost will be the value of your Take it away loan which you will repay over 9 monthly instalments.

## 6. Take it away!

If your application has been approved and you've paid your 10% deposit, there's only one more thing to do - Take your instrument away and get playing!

Loans are subject to status. Terms and conditions apply.

**If you are unclear about any aspect of Take it away (Northern Ireland), please read through the FAQs below or contact the Arts Council of Northern Ireland at: [info@artscouncil-ni.org](mailto:info@artscouncil-ni.org) or Tel: 028 9038 5200**

# FREQUENTLY ASKED QUESTIONS

## APPLYING FOR A TAKE IT AWAY (NORTHERN IRELAND) 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 be over 18 years of age, a resident of Northern Ireland, and working at least 16 hours per week (apart from those in receipt of Disability Benefit). You must also hold a bank or building society account capable of handling direct debit payments.

You then need to visit one of our participating retailers across Northern Ireland and pick the musical instrument you'd like to buy. You can include additional items like an instrument case, sheet music or spare strings to add onto the purchase too.

Once you've told the staff in the music shop that you'd like to use Take it away (Northern Ireland) to buy your chosen instrument, they'll go through the loan application process with you. This involves a credit check being carried out on you. It shouldn't take long. As part of the application process you will need to complete a short customer survey, answering a few quick questions about you and your purchase.

If your application is approved, you'll need to pay a 10% deposit of the cost of the instrument. The remaining cost will be the value of your Take it away loan which you will repay over 9 monthly instalments.

If your application has been approved and you've paid your 10% deposit, there's only one more thing to do - Take your instrument away and get playing!

### **Q: How much can I borrow?**

A: You can get a Take it away (Northern Ireland) loan of between £100 and £2,000.

### **Q: Can I use the scheme via mail order?**

A: No, Take it away (Northern Ireland) is available as an 'in store' offer only.

**Q: Do I need to take proof of address or photo ID with me when applying for a Take it away (Northern Ireland) 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

**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). 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.

**QUALIFYING ITEMS**

**Q: Can I use Take it away (Northern Ireland) when the value of the instrument I want to buy is more than £2,000?**

A: Yes. The Take it away loan can be a part-payment towards an instrument that costs more than £2,000. 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 £2,000.

**Q: Can I use Take it away (Northern Ireland) 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 (NORTHERN IRELAND) 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 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 (Northern Ireland) 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 (Northern Ireland) 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 United in partnership with Arts Council of Northern Ireland. Secure Trust Bank (trading as V12 Retail Finance) is the credit provider for the loans.

If you still have any questions about Take it away (Northern Ireland), please call the Arts Council of Northern Ireland on **02890 385 200**.