OWN ART

Key Information

This sheet contains important details about the Own Art scheme. Please ensure you read this carefully before continuing with your enquiry.

What is Own Art?

Own Art is a publicly funded scheme available through a network of participating members across the UK. You can use Own Art to help finance the purchase of a wide range of art and craft by living artists. This includes ceramics, jewellery, paintings, photography, prints, sculpture, and more. Spread the cost of your purchase over ten months, completely interest-free.

The Own Art Finance Offer

You must be over 18 and a UK resident to apply. £250 minimum spend. Credit is subject to status and affordability. Terms and conditions apply. **There are consequences for missed payments such as fixed late fees and an adverse impact on your credit file.** Finance options vary by participating Own Art member. Credit is provided by Novuna Consumer Finance, a trading name of Mitsubishi HC Capital UK PLC, authorised and regulated by the Financial Conduct Authority with firm reference number 704348.

Creative United

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Novuna Personal Finance

How to Apply

1. Are you eligible?

Own Art is available through participating members to permanent UK residents over the age of 18, subject to status, lender eligibility criteria and terms and conditions. To apply, you will need to meet the lender's eligibility criteria. This will usually include one of the following:

- **Working at least 16 hours a week** (employed or self-employed)
- **A retired person in receipt of a pension**
- **A person in receipt of disability allowance**

If you do not meet one of these criteria but are married to or living with a partner who does, then you may still apply provided that your partner is happy for their income details to be included on your application form. Any application will still be subject to the lender's assessment and terms.

2. Ask about Own Art

Once you've found the piece of work you want to buy, let a member of staff know that you'd like to apply for Own Art to finance your purchase. You will need to provide acceptable proof of identity and any other documents required for the application.

3. Complete the application

A member of staff will take you through the loan application process, which can often be completed in around 10 minutes. Once you've given all the information they need, in many cases you will receive a decision quickly. Some applications may require further checks and may take longer.

4. Next steps

Once the agreement has been e-signed, the process is complete. You will receive a welcome email from our finance partner, Novuna Consumer Finance, and following this the monthly payments under the agreement will be collected from your account via direct debit.

The first payment is usually collected four weeks after you have made your purchase, although timings may vary. You can contact Novuna to change to a more convenient payment date for you, subject to Novuna's processes.