

# Downtown

HOME | FASHION | GARDEN

Finance  
Options and  
Rewards

Buying from Downtown has never been easier, and, with our range of credit options and Rewards scheme, you can save whilst you spend.

**For over 200 years, shoppers have trusted Downtown to deliver quality** products at competitive prices with an unmatched level of customer service. Which is why, when it comes to financial services, you can also trust us to deliver peace of mind.

In addition to offering great value and choice, you can buy with confidence knowing that your product is covered by the Downtown Price Match Guarantee.

We've created Downtown Finance to support you through the big events in your life, and all the little moments in between.

## In this guide you will find

- **Downtown Rewards**
- **Downtown Credit Accounts**
- **Downtown Price Match Guarantee**

# Rewards

Pick up an application form in-store, then hand the completed form to our Customer Accounts team for registration, or visit [downtownstores.co.uk](https://downtownstores.co.uk) to register.

Shop with your Rewards card at Downtown Boston, Downtown Grantham or Downtown Garden Centre or present your online receipt in-store\* and earn back in the form of rewards points.

## **Earn points at Downtown, Downtown Garden Centre & [downtownstores.co.uk](https://downtownstores.co.uk)\***

Get 1 point for every £1 you spend with us online (present receipt in-store\*) and in-store. From fashion to furniture, food to flowers, everything counts.

\*Present online receipt in-store at the accounts desk to claim points from online shopping.

## Rewards scheme terms & conditions

### 1. General terms and conditions

- 1.1 The Downtown Rewards scheme is operated by Oldrid & Co Limited, Gonerby Moor, Grantham, Lincolnshire, NG32 2AB.
- 1.2 The Rewards scheme can be cancelled, suspended or amended at any time. Please see [downtownstores.co.uk/downtown-rewards-scheme](http://downtownstores.co.uk/downtown-rewards-scheme) for the latest terms and conditions.
- 1.3 The Rewards scheme is for personal use only and open to all UK residents aged 13 or over, excluding anyone eligible for Downtown staff discount.
- 1.4 Business use is strictly prohibited and constitutes abuse.
- 1.5 Oldrid & Co Ltd reserve the right at point of purchase or retrospectively, to determine whether a transaction constitutes abuse of the scheme.
- 1.6 Oldrid & Co Ltd may take appropriate action to suspend or cancel a Rewards card including loss of any Rewards accrued, if we believe the scheme has been abused.
- 1.7 Oldrid & Co Ltd reserve the right to cancel a Rewards card (including the loss of any Rewards) if the card has not been used for a period of 48 months.
- 1.8 Changes to personal details must be submitted in writing at the address listed above or to any of our Accounts Offices.
- 1.9 Rewards accrued cannot be transferred from one Rewards card to another, unless a card is reported as damaged, lost or stolen (must be reported immediately by contacting our Head Office on the details above), in which case any remaining Rewards (where applicable) may be transferred at the discretion of Oldrid & Co Ltd.
- 1.10 The Rewards card remains the property of Oldrid & Co Ltd, and must be returned upon request.
- 1.11 The Rewards card can be used to collect points straight away but cannot be used to redeem points until the card has been registered.
- 1.12 To register the Rewards card, please return the completed application form to one of our Accounts Offices, tills or the address listed below (the registration process may take up to 28 days to process).
- 1.13 Rewards cannot be exchanged for cash.
- 1.14 These terms and conditions are subject to English law.

### 2. Privacy and Data Protection – How we use your information

- 2.1 Downtown respects your privacy and is committed to protecting your personal data.
- 2.2 To operate the Rewards scheme, we use your name, address, date of birth, contact information (including email & telephone numbers) plus your transactional information to provide you with a service and promotions appropriate for you.
- 2.3 Information provided will be stored in a secure manner and only retained for as long as necessary to provide the service.
- 2.4 We will not share your information with a third party unless it is explicitly necessary to fulfil the service.

- 2.5 We will make every effort to keep your information up to date, however should you need to update your details or would like to opt out of receiving marketing information at any time, please contact us at [customeraccountenquiries@downtownstores.co.uk](mailto:customeraccountenquiries@downtownstores.co.uk) or by telephone 03452 505502

Further information about how we maintain the security of your personal data plus your rights, are detailed in our Privacy Policy at [www.downtownstores.co.uk](http://www.downtownstores.co.uk) or by emailing [dataprotection@downtownstores.co.uk](mailto:dataprotection@downtownstores.co.uk) or by contacting our Data Privacy Manager at Oldrid & Co Ltd, Gonerby Moor, Grantham, Lincolnshire, NG32 2AB or telephone 03452 505502.

### 3. Collecting Rewards

- 3.1 Rewards can be collected straight away.
- 3.2 Rewards are collected for every complete £1 spent on all eligible purchases in our stores excluding any vouchers or gift cards, postage stamps, postage and packing, delivery, installation, fitting costs and guarantees.
- 3.3 The Rewards card must be presented at the time of purchase for points to be added. If you are unable to present the Rewards card at the time of purchase, points can be added retrospectively by presenting the till receipt and Rewards card to one of our Accounts Offices (up to 28 days after purchase).

### 4. Spending Rewards

- 4.1 Points can only be redeemed by presenting the Rewards card at time of purchase/payment at the accounts desk.
- 4.2 Rewards can be redeemed in full or in part on any purchase.
- 4.3 Rewards balances can be checked at any till point or found at the bottom of a till receipt (when using your Rewards card).
- 4.4 Rewards cannot be used to purchase vouchers or gift cards, postage stamps, postage and packing, delivery, installation, fitting costs, guarantees or used as payment for a Premier Account.
- 4.5 Rewards cannot be used for online purchases.

### 5. Returning Purchases

- 5.1 If an item is returned that was purchased using part or full payment via Rewards, the Rewards value will be credited to the Rewards card (no cash value will be issued for the Rewards element).
- 5.2 If an item is returned any Rewards earned will be deducted from your Rewards card.

### 6. Termination

- 6.1 You can terminate your membership of the scheme at any time by emailing [customeraccountenquiries@downtownstores.co.uk](mailto:customeraccountenquiries@downtownstores.co.uk) or writing to Premier Accounts and Rewards, Gonerby Moor, Grantham, Lincolnshire, NG32 2AB. On termination all benefits accrued will be lost.

# Up to 3 years interest free credit

If you are rethinking every room, why not spread the cost of your project with 0% interest for up to 3 years and a 20% deposit.

	After deposit
12 months	min spend £500
24 months	min spend £1,000
36 months	min spend £2,499
Maximum of	£25,000

Representative 0% APR. Representative Cash Price: £10,000, Deposit: £2,000, Other Charges: £0, Total Amount: £8,000, Duration of Agreement: 36 months, 35 Monthly Instalments at: £222.23, Final Instalment at: £221.95, Interest Rate: 0% Fixed, Representative APR: 0% Fixed. Interest free credit subject to acceptance, minimum spend applies, selected lines only.

# Up to 5 years credit and no deposit required.

Up to 5 years credit at 9.9% & no deposit.

12 months	£500 to £25,000
24 months	£500 to £25,000
36 months	£500 to £25,000
48 months	£500 to £25,000
60 months	£500 to £25,000

Representative 9.9% APR. Representative cash Price: £10,000, Deposit: £0, Duration of Agreement: 60 months, 60 Monthly Instalments at: £209.91, Interest Rate: 9.9%, Total Amount Payable: £12,594.46, Total Interest Payable: £2,594.46. Credit subject to acceptance, minimum spend applies, selected lines only.

In-store finance is supplied by Mitsubishi HC Capital UK PLC (Novuna). Downtown acts as a credit broker and not a lender, credit is subject to status and affordability, and is provided by Mitsubishi HC Capital UK PLC who acts as the lender. Terms & Conditions apply. See in-store for details.

Oldrid & Co. Ltd FRN 739473 are authorised and regulated by the Financial Conduct Authority.

# Price Match Guarantee

We are confident that our prices are the best within a 40 mile radius of our stores. If you purchase from Downtown and find the same item marked at a lower price in another store, within 28 days, we will refund the difference.

The comparison must be with exactly the same item i.e. brand, model number, colour, size, credit terms and service package. We expect the price to be the shelf price, and not a negotiated or special price for certain customers (e.g. store card holders, ex-display or clearance items).

We do not match goods from mail order, internet, membership clubs, or closing down sales. Duty Free Goods and trade wholesale prices are also excluded.

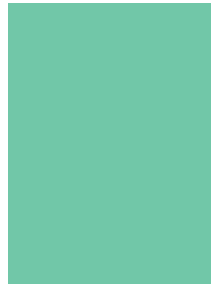
## **For more information contact:**

Downtown, Gonerby Moor, Grantham,  
Lincolnshire, NG32 2AB • 03452 505502  
[customeraccountenquiries@downtownstores.co.uk](mailto:customeraccountenquiries@downtownstores.co.uk)

Please see our website for store information  
**[www.downtownstores.co.uk](http://www.downtownstores.co.uk)**

## **Head Office**

Downtown, Gonerby Moor,  
Grantham, Lincolnshire,  
NG32 2AB • 03452 505502



# Earn rewards as you shop

Collect points with purchases, to spend in store

Invitations to special events via email.

Be first to hear about exclusive offers

# Join Today

See in store leaflet for details. Terms & conditions apply.

