

RGK WHEELCHAIRS
***FINANCE
PRODUCT GUIDE***

Provided by



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MADE TO MEASURE WITHOUT BREAKING THE BANK

APR
FROM 9.9%
TO 17.99%

UP TO
4 YEARS
REPAYMENT
OPTIONS

FINANCE
PROVIDED
BY HUMM



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SPREAD THE COST WITH FINANCE

Now you've found your perfect fit that's as individual as you are, explore our flexible payment plans tailored to suit your budget. Whether you're purchasing a chair for everyday use, sports or active living, you can take advantage of flexible monthly payments through our partner Humm, meaning you can focus on mobility and independence without the financial strain.

Finance is provided by the Humm Group, offering simple and straightforward solutions to help you invest in the mobility you deserve.



New to Humm?

Scan the QR code with your phone for more information.



► ► ► ► ► **FLEXIBLE** **REPAYMENT OPTIONS**

Choose from a variety of payment plans designed to suit your budget and lifestyle, spreading the cost of your wheelchair and making your investment manageable.



COMPETITIVE INTEREST RATES

Benefit from competitive interest rates from APR 9.9% - 17.99%, giving you affordable access to your made to measure wheelchair.



TERMS TO SUIT YOU

Spread the costs over a time frame that works best for you, with options from 24 months to 48 months.



MANAGE PAYMENTS WITH EASE

Stay in control of your repayments with the easy-to-use Humm app, allowing you to track your plan, make payments, and manage your account on the go.

▶ ▶ ▶ ▶ **HOW IT WORKS**



Get an assessment from one of our specialist mobility advisors.



Choose your RGK Wheelchairs product.



Apply for financing through Humm.



Receive approval usually within 24 hours.



Enjoy your RGK Wheelchairs product while paying in monthly instalments.



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**REPRESENTATIVE
EXAMPLES**

OCTANE
SUB4

FROM £172 PER MONTH

Borrowing £7,699 over 4 years with a representative APR of 19.53% (fixed), an annual interest rate of 17.99% p.a with a deposit of £1,924.75, the amount payable would be £172 per month, with a total amount of credit of £5,774.25 and total amount payable of £10,008.72.

Example based on average RRP of Octane Sub4 at £7,699. RGK Wheelchairs Limited is registered in England and Wales No 04685517. RGK Wheelchairs Limited is a credit broker and not a lender and is authorised and regulated by the Financial Conduct Authority, Financial Services Registration Number 954478. We offer credit products from Humm, Humm is a trading style of Humm Group Limited. Credit is subject to age and status.



Empulse F35

FROM £55.85 PER MONTH

Borrowing £2,500 over 4 years with a representative APR of 19.53% (fixed), an annual interest rate of 17.99% p.a with a deposit of £625, the amount payable would be £55.85 per month, with a total amount of credit of £1,875 and total amount payable of £3,250.04.

Example based on average RRP of F35 at £2,500.
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SEE HOW AFFORDABLE YOUR RGK PRODUCT CAN BE

Octane Sub4

Average Cost	Upfront Instalment	Total Amount of Credit
£7,699	£1,924.75	£5,774.25

Options	APR	Price Per Month
24 months	9.90%	£276.52
36 months	15.99%	£207.43
48 months	17.99%	£171.92

Cost of Loan

24 months	The total amount repayable will be £8,284.73, therefore the loan will cost you £587.73
36 months	The total amount repayable will be £9,181.77, therefore the loan will cost you £1,482.77
48 months	The total amount repayable will be £10,004.67, therefore the loan will cost you £2,305.67

Octane FX

Average Cost	Upfront Instalment	Total Amount of Credit
£6,600	£1,650	£4,950

Options	APR	Price Per Month
24 months	9.90%	£237.05
36 months	15.99%	£177.75
48 months	17.99%	£147.38

Cost of Loan

24 months	The total amount repayable will be £7,102.12, therefore the loan will cost you £502.12
36 months	The total amount repayable will be £7,871.05, therefore the loan will cost you £1,271.05
48 months	The total amount repayable will be £8,576.53, therefore the loan will cost you £1,976.53

Elite

Average Cost	Upfront Instalment	Total Amount of Credit
£5,399	£1,349.75	£4,049.25

Options	APR	Price Per Month
24 months	9.90%	£193.91
36 months	15.99%	£145.40
48 months	17.99%	£120.56

Cost of Loan

24 months	The total amount repayable will be £5,809.75, therefore the loan will cost you £410.75
36 months	The total amount repayable will be £6,438.80, therefore the loan will cost you £1,039.80
48 months	The total amount repayable will be £7,015.89, therefore the loan will cost you £1,616.89

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Empulse F35

Average Cost	Upfront Instalment	Total Amount of Credit
£2,500	£625	£1,875

Options	APR	Price Per Month
24 months	9.90%	£89.79
36 months	15.99%	£67.33
48 months	17.99%	£55.82

Cost of Loan

24 months	The total amount repayable will be £2,690.20, therefore the loan will cost you £190.20
36 months	The total amount repayable will be £2,981.45, therefore the loan will cost you £481.45
48 months	The total amount repayable will be £3,248.81, therefore the loan will cost you £748.81

Octane FX + Empulse F35

Average Cost	Upfront Instalment	Total Amount of Credit
£9,100	£2,275	£6,825

Options	APR	Price Per Month
24 months	9.90%	£326.84
36 months	15.99%	£245.07
48 months	17.99%	£203.20

Cost of Loan

24 months	The total amount repayable will be £9,792.31, therefore the loan will cost you £692.31
36 months	The total amount repayable will be £10,852.59, therefore the loan will cost you £1,752.59
48 months	The total amount repayable will be £11,825.33, therefore the loan will cost you £2,725.33



FREQUENTLY ASKED QUESTIONS

What is Humm finance?

Humm is a finance provider allowing customers to pay for purchases over time interest-free.

For more information on Humm, visit: shophumm.com/uk

Who is eligible for financing?

To apply for an agreement with Humm, you must meet the following eligibility criteria:

- You must be at least 18 years old.
- You must have a regular income of at least £1,000 per month (Humm take into account Personal Independence Payment (PIP) as income).
- You must have been a resident of the UK for at least 6 months.
- You must have a UK debit or credit card in your own name.
- You must have a UK ID document, such as a driving licence or passport.

Please note that meeting the eligibility criteria does not guarantee that your application will be approved, as we assess each application on a case-by-case basis. Our aim is to provide you with a fair and responsible lending experience that meets your financial needs while ensuring that you can afford the repayments.

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If you have any questions or concerns regarding your eligibility for Humm, please do not hesitate to contact us.

What happens if I miss a payment?

In the event of a missed payment, Humm will try to get in touch with you to work together and find an appropriate solution.

Humm will send you an SMS and email notification of the missed payment, and provide options to make the payment. If the payment is not made on the due date, Humm will automatically retry the payment on the next day.

If the second attempt is unsuccessful, a late payment fee of £7 will be charged, and Humm will try to contact you to discuss the missed payment and your financial circumstances.

Humm will make two additional attempts to process the payment from your bank card if we do not hear back from you after our initial attempts, and we will continue to try to contact you.

Can I pay my loan off early?

You can make extra payments towards your Humm agreement at any time, including paying off your agreement early.

Paying off your Humm agreement early may save you money in interest, and any interest rebate will be applied at the time the payment is made.

To pay off your contract in full or make an ad hoc payment other than your scheduled payment amount, please contact us and we will provide a link where you can make the payment.

WHETHER IT'S FOR DAILY USE, SPORTS OR ACTIVE LIVING

THERE'S AN RGK FINANCE PLAN
THAT FITS YOUR LIFESTYLE.



SOPHIE CARRIGILL
Paralympic Athlete



Now that you've read all about our finance options, why not arrange a free demonstration and experience it for yourself?

Please request a demo / assessment with a specialist mobility advisor in your area. For more information, contact: sales@rgkwheelchairs.com



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RGK Wheelchairs Ltd cares about your safety. Please read your instructions for use for safe operating and maintenance guidelines. In line with our policy of continual product improvement, RGK Wheelchairs Ltd reserves the right to make changes at any time, and without notice. For the latest information, please visit www.rgkwheelchairs.com