

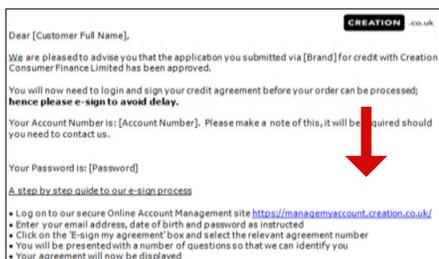
HOW TO E-SIGN

If you have **completed a finance application online or over the phone** and have been **successfully approved** for credit by **Creation Consumer Finance**, you **MUST complete an online e-signature** process before your order can be confirmed. A link to this is contained in your approval email from Creation.

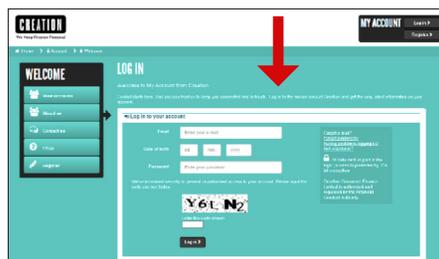
1 Check your email account for your approval email from **from online.decision@creationcf.com** (this may be in your junk folder)

2 Follow the link within the email to Creation's online account area. You will need the following to login:-

- a. Email address
- b. Date of Birth
- c. Password (contained within the email you received from Creation)



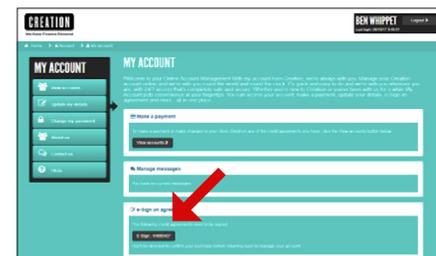
1. Approval email



2. Log in screen

3

Select "E-sign an agreement" contained under the "Update my details" tab



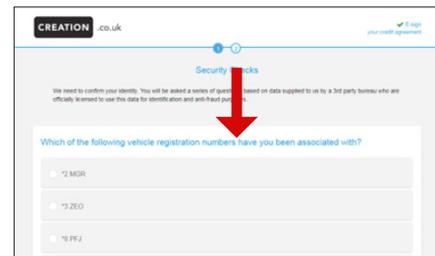
3. Select E-sign agreement

4

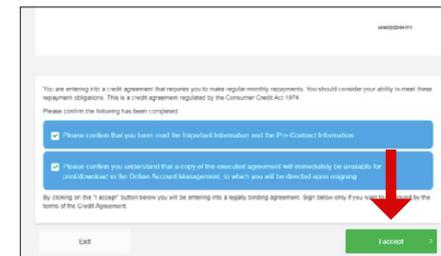
Complete the security checks as prompted. These are questions that are personal to you, based on data supplied to Creation by Callcredit, a credit reference agency, who are responsible for checking the accuracy of your answers against the information they have on record. This means that Creation can identify who you are and prevent fraud.

5

If you pass the security checks, you'll be asked to **review and e-sign your agreement**. Ensure you **read your agreement** in full. If you are happy with the information you've read, **select the check boxes and hit "I Accept"** at the bottom of the page.



4. Security check



5. Review and e-sign

i Don't forget: Your approval email may be in your junk folder

i Important: Your order will not be confirmed unless you click **I accept**

FAQ's

Q I've not received my e-signature email (approval), can it be re-sent?

Yes, please follow the password re-set process using this link:
<https://managemycollection.creation.co.uk/Pages/Gateway.aspx?ReturnUrl=%2fPages%2fGateway.aspx>

You'll receive an email from Passwordreminder@creation.co.uk so please remember to check your junk folder. In some cases an application may be in a "referral" status. This means that Creation need to undertake some additional work before your application can be assessed. You should receive confirmation of your application status within 15 minutes of application (this only applies during office hours of 9am - 9pm Monday to Friday, 9am - 7pm Saturday or 10am - 6pm Sunday. If you haven't received this, please contact Creation on **0371 402 8905**

Q I entered an incorrect email address at the time of my application, can I update it?

Yes, you will need to call Creation Customer Finance on **0371 4028905** where you'll be asked a series of security questions before continuing to e-sign your agreement.

Q I haven't been presented with any security questions to answer online, can I still receive my credit?

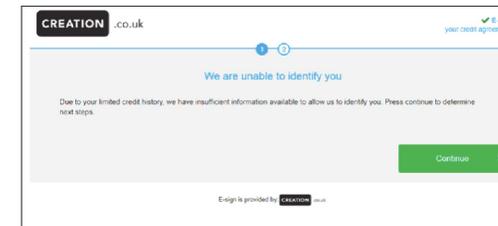
Yes, in most instances. Sometimes the credit reference agency (Callcredit) doesn't have enough information about you to verify who you are. In this case your documents will be posted to you for you to sign and return.

Q If my application is pending further checks (referred) will I need to provide any further information to Creation to help them with their assessment?

Yes, on a very small number of occasions they may ask you to confirm some information; all of which will be communicated to you via email.

Q I've failed the question based security checks, can I still receive my credit?

Yes, on a very small number of occasions they may ask you to confirm some information; all of which will be communicated to you via email.



Security check screen

Q I've been declined for finance, can I still receive credit?

Unfortunately Creation are not able to offer you finance at this time however you are welcome to pay using an alternative method such as card or paypal online, or cash in store.

To assist in the credit scoring process a credit reference agency is consulted to obtain further information about you, the applicant. The credit reference agency that Creation use to assist them is:

Equifax Plc
Credit File Advice Centre
PO Box 1140
Bradford
BD1 5US

Telephone: 0800 014 2955

For further help with your finance application contact
Creation Consumer Finance on **0371 402 8905**