

For a down payment of £30 you can order your HIP now – how does it work?

HIP HIP hooray.com is partnered with Close Payment Services Ltd (CPS) to provide you with a 'buy now, pay later' option if you can simply answer 'yes' to these 2 questions:

- Do you have a current debit or credit card?
- Do you have a personal bank account that has recently had standing orders or direct debits paid from it?

If 'yes' ordering your HIP and deferring the payment works like this:

1. Call us now on 0208 335 1717 and give us your property information
2. Pay an admin fee of £30 using your debit or credit card
3. Your HIP is now being produced with email confirmation sent to you

During your call to us we'll explain the amount of the deferred payment and when it falls due which will be the first of the following events:

- i) Upon the sale of your home
- ii) If you remove your property from the market
- iii) If the property is still on the market in nine months

CPS will send you a reminder seven days before collection of the full amount becomes due.

You will receive a welcome pack from CPS to confirm your financial agreement with them. This pack will contain two agreement forms and you will be required to sign one of them and return it to CPS in the pre-paid envelope provided.

If you do not return the signed agreement form within 21 days it will result in the cancellation of your deferred funding agreement and the full amount of the HIP will be deducted from your debit or credit card.