



How do I change my personal details?

Email our student services team at: student.services@avadolearning.com

How do I contact my tutor?

All tutoring faculties are available by phone Monday to Friday and over email. If you are a student with the college then you can find this information by logging into your study area on the Virtual Learning Campus or by calling our student services team on 0208 080 6491.

The Student Services team are available Monday to Thursday 8am-8pm, Friday 8am-5pm and on a Saturday 9.30am-4.30pm

Is Omni Capital Retail Finance reliable?

Omni Capital Retail Finance takes their compliance responsibilities very seriously. Omni Capital Retail Finance Ltd is authorised and regulated by the Financial Conduct Authority, 25 N Colonnade, London E14 5HS.

Omni Capital Retail Finance Ltd is entered on the Financial Services Register, and its Register Number is 649286. The Financial Services Register can be accessed at www.fca.org.uk/register. Omni Capital Retail Finance Ltd's Data Protection Register Number is Z3048845.

Do we check your credit file?

As a responsible lender we check your credit file to help us assess whether to lend money and offer monthly instalments through Omni Capital Retail Finance.

Do you lend to customers with a previous bankruptcy/IVA?

Unfortunately, Omni Capital Retail Finance do not lend to customers who have previously been made bankrupt or have been in an IVA.

How to make a complaint?

If you are not satisfied with any AVADO product or service, we have a complaint handling procedure that you can use to resolve such matters.

We always try to resolve any issues with our service as soon as you tell us. If however, you feel that we have not dealt with your issue as you would expect us to, then in the first instance you can call our call centre and ask to speak to a senior member of the team.

Alternatively, you can write a letter of complaint addressed to our registered office address.

What if my credit history is not perfect?

Omni Capital Retail Finance assess all individual applications on a case by case basis. If you have had problems repaying loans in the past, please let us know as part of the application process so that we can deal with your application appropriately.

What is credit scoring?

This is a system that many lenders, including Omni Capital Retail Finance use when making a decision about whether to offer monthly instalments. We use the information you provide in your application such as your age, job and existing financial commitments. Credit checks are also made at credit reference agencies to find out how you have managed credit with other lenders. If you are an existing customer, we'll check your accounts. These all affect the decision we make.

Can I repay my loan early?

You can settle your loan agreement at any time with Omni Capital Retail Finance. Simply write to Omni Capital Retail Finance or call them and they will calculate and send you the settlement figure. Just so you know, your settlement figure and date of settlement are calculated in line with the Consumer Credit Act.

Will I be able to take a payment holiday?

If you struggle to meet full instalments, Omni Capital Retail Finance may be able to offer you a payment holiday or reduced payments, catered to your individual circumstances.

I'm struggling to make the payments. What should I do?

Call us or Omni Capital Retail Finance immediately. We are here to help you. Omni Capital Retail Finance, as a finance company, deal with many different types of customers who sometimes due to no fault of their own struggle with their debts. We will do our best to help, but can help if you speak to us.

If you are concerned about your financial situation you can also get help at: www.moneyadvice.service.org.uk

What is an interest rate?

The interest rate is the charge for the credit, on the loan amount.

What does APR stand for?

The Annual Percentage Rate, usually called the APR, is a standard way of showing the cost of borrowing. APRs include all upfront fees spread over the period of the loan, but exclude fees charged when repayments are late or you miss them altogether.

There aren't any additional costs for finance so your interest rate is the same as your APR in any communication you receive from AVADO or Omni Capital Retail Finance.

What's the difference between Interest rate and APR?

The interest rate is the charge for the credit, on the loan amount. Again there aren't any additional costs for finance so your interest rate is the same as your APR in any communication you receive from AVADO or Omni Capital Retail Finance.

Why is AVADO/Omni Capital Retail Finance's APR Higher than some other providers?

The APR of credit products is intended to show the true cost of financing our training programs through a loan agreement.

All AVADO courses are inclusive of everything you need in order to successfully complete the course.

- Online Virtual Learning Campus for the duration of the course.
- Tutor Services (Support via phone/email & grading of assignments)
- Training manuals (Electronic & Hard Copy where applicable)
- Software (where applicable)
- 1 sitting per examination (where applicable)

The interest rate will never change during the course of the credit agreement with Omni Capital Retail Finance.