

What is a home improvement loan?

Audio transcript

Whether you're planning a kitchen makeover or thinking about a loft conversion, a home improvement loan could help to create the house of your dreams, sooner rather than later.

Following an assessment of your financial circumstances, you may be able to borrow money on a loan and spread your repayments over a period of time.

Once the loan is approved and signed by the lender, you could receive the money within a few days.

You may be able to make overpayments, helping you to reduce the amount of interest you pay, or settle in full at any time.