

CREATION

IMPORTANT INFORMATION

1. You should read the pre-contract credit information and the key points in this document before signing the credit agreement. These documents are for you to take away.
2. The monthly repayments on your agreements are fixed and can not be changed. You should consider your ability to maintain the payments.
3. If you do not make the repayments that are due under this agreement then your credit rating may be adversely affected and could make obtaining credit more difficult in the future. It may also result in legal action being taken to recover the debt.
4. The credit is only to be used for the purchase of goods and services identified in the agreement.
5. You will have 14 days to withdraw from this credit agreement from the day after the day you sign the agreement. This can be done by contacting the creditor whose details can be found on the pre-contract credit information. This right of withdrawal only applies to the credit agreement and not to the purchase of the goods or services.
6. You must repay the loan through one monthly instalment of £ 364.38 (including Administration Fee if any) followed by 58 monthly instalments of £ 219.38 followed by one monthly instalment of £ 499.38 (including Final Instalment Fee if any).
You must pay your first instalment on 06/01/2011. The total amount payable is £ 13887.80

If you have any further questions then please telephone the Creation Group of Companies on 0871 664 6500 and we will be pleased to help.

Calls to 0871 numbers will cost 7p per minute from BT landlines (current at September 2010). Cost of calls from non-BT landlines and mobile phones will vary. Please check with your phone provider. Calls may be monitored or recorded for the purpose of quality control.