

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA and
 Title: Mr Forenames: Surname: -
 Address: -
 Credit intermediary: **MANN ISLAND FINANCE LTD**
 30-32 PALL MALL LIVERPOOL MERSEYSIDE L36AL

Financial Details:
 Amount of Credit (Goods/Services) £ Amount of Credit (Insurances/Warranty) £ 0.00 Total Amount of Credit £
 Total Amount Payable (Goods/Services) £ Total Amount Payable (Insurances/Warranty) £ 0.00 Total Amount Payable £
 Administration Fee £ 49.00 Final Instalment Fee £ 99.00 Interest charge £
 We will pay the amount of credit directly to the credit intermediary (the supplier of the goods/services) on your behalf once your goods have been obtained by you.
 You will not receive the credit directly.
 APR The APR assumes you make all your payments in the required manner on the due date for payment.
 This is a 60 month agreement payable by one instalment of £ on 01/03/2011 (including Administration Fee, if any) followed by 58 monthly instalments of £ 52.20 payable on the same date of each succeeding month and a final instalment of £ (including Final Instalment Fee, if any) payable on 01/02/2016

Goods:
 Top Up in respect of NX56YST Cash Price £
 Cash Price £
 Cash Price £
 Cash Price £
 Other Insurance/Warranty Cash Price £ 0.00
 Deposit £ 0.00

Name(s) of account holder(s)
 [Redacted]
Bank Sort Code [Redacted]
Bank Account Number [Redacted] **Originator's Identification Number**
Agreement Number [Redacted] 9 6 1 8 8 9
Instruction to pay your Bank or Building Society
 Please pay Creation Consumer Finance Limited Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Creation Consumer Finance Limited and, if so, details will be passed electronically to my Bank or Building Society.
 By signing this agreement I agree to make payments by Direct Debit from the bank account shown in this section and confirm that I am authorised to do so.

Interest Rate: 16.1 % per annum. The interest rate is fixed for the duration of the Agreement. It is calculated from the date of the Agreement on the amount of credit outstanding from time to time, throughout the duration of this Agreement, on the assumption that each of the instalments stated above will be paid on the due date for payment. If you do not additional interest may be payable as noted below. Interest will be paid by you as part of each instalment.
 You have the right under Section 77B of the Consumer Credit Act 1974 at anytime during the duration of the Agreement to receive on request, and free of charge, a statement in the form of a table showing: the details of each instalment owing under the Agreement; the date on which each instalment is due, including the amount and any conditions relating to the payment of the instalment; and a breakdown of each instalment showing the amount of the capital repayment, the amount of the interest payment and the amount of any other applicable charges.
Charges:
 You will be charged a fee of £3.00 for each payment made using a debit card and 4% of the total amount payable for payments made using a credit card.
 Our current charges for sending letters are: £30 if your telephone number is incorrect; £30 each time a direct debit is not set up or a request is cancelled or returned; £50 if a cheque is returned; and £75 if we have to trace you. If you fail to make any repayment under this Agreement by its due date we may charge default interest from the due date until the actual date of repayment at the interest rate shown above. We will charge you £25 for each arrears notification letter we send you. We will also charge you any reasonable legal costs and expenses incurred by us in endeavouring to collect any unpaid and overdue instalments, or which are incurred by us in operating or exercising our rights under this agreement, including enforcement of it. These charges maybe amended by us from time to time. See clause 3 also.
 Missing payments could have severe consequences and make obtaining credit more difficult. Legal proceedings and enforcement action may be taken against you for the recovery of that debt and our reasonable legal costs and expenses.
Important Information:
 Under the Consumer Credit Act 1974 you have the right to withdraw from this

Agreement without having to give any reason. This right commences on the day after the day on which you receive a copy of the executed Agreement and continues for 14 days from that day. To withdraw you must notify us that you intend to do so by writing to us at Customer Services, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA or by telephoning us on 0871 664 6500. If you withdraw you will need to repay us the amount of credit and any interest accrued at the interest rate shown. This must be paid within 30 calendar days of you giving us notice of withdrawal. The amount of interest payable per day is £ 0.88 . Please ensure that you send payment to Banking Department, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA marked for the attention of Customer Accounts Co-ordinator. Alternatively you may call us on 0871 664 6500 to pay this amount by telephone.
 You may have a right to sue the supplier of the goods or us (or both) if you have received unsatisfactory goods or services paid for under the Agreement costing more than £100 and less than £30,000.
 You have a right under Section 94 of the Consumer Credit Act 1974 to repay all or part of the outstanding balance early at any time. If you wish to repay all or part of the outstanding balance early you must contact us at Customer Services, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA and inform us of your intention and you must pay us such amounts. If any early repayment(s) exceed(s) £8,000 during any 12 month period we will have the right to claim compensation from you under section 95A of the Consumer Credit Act 1974 calculated on the amount of early repayment multiplied by any reduction in the bank base rate between the date of the Agreement and the date of the early repayment.
 If you are dissatisfied in relation to this Agreement you have the right to complain to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000. Website: www.financial-ombudsman.org.uk.
 You are entering into a legal agreement which requires you to make regular repayments. You should consider your ability to meet these repayment obligations.

Important- use of your information
 You have the right to know how we use your personal information. Please read the "Use of your information" notice under clause 14 overleaf before you sign. We may send you information about products of ours and others which may be of interest to you. We may pass your details to other selected businesses to send you information about their products. You have the right at any time to ask us not to contact you or give details to others for these purposes or not to telephone you for sales purposes. You may write to our Marketing Department at the above address if you wish us to stop.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.
 Signature of Customer: **Customer Sign & Date here**
 Date of Signature:

Signed on behalf of Creation Consumer Finance Limited:
Witness Sign & Date here
 Date of this Agreement:

Tick pre contract box

I confirm that I have received the Pre-Contract Credit Information and the Important Information

Calls to 0871 numbers will cost 7p per minute (including VAT) from BT landlines (current at November 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.

Creation Consumer Finance Limited is licensed to provide credit to customers under consumer credit agreements by the Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX(Licence Number 0433093)

