

1 Contact details

Creditor Address Telephone number(s).	Creation Consumer Finance Limited Chadwick House, Blenheim Court, Southill B91 2AA 0871 664 6500
Credit intermediary Address	MANN ISLAND FINANCE LTD 30-32 PALL MALL LIVERPOOL MERSEYSIDE L36AL

2 Key features of the credit product

<i>The type of credit.</i>	Fixed sum loan agreement
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£ 8908 21
How and when credit would be provided	We will pay the amount of credit directly to the credit intermediary (the supplier of the goods) on your behalf once you have obtained your goods.
The duration of the credit agreement.	60 months.
Repayments	The total amount is payable by a first instalment of £ (including Administration Fee, if applicable) on 05/01/2011 followed by 58 monthly instalments of £ payable on the same date of each succeeding month and a final instalment of £ 499.38 (including Final Instalment Fee, if applicable) payable on 06/12/2015
The total amount you will have to pay This means the amount you have borrowed plus interest and other costs.	£ 13887 00
The proposed credit will be linked to the supply of specific goods or the provision of a service Description of goods Cash price	NEG EQUITY Cash Price £ Cash Price £ Cash Price £ Cash Price £ Warranty Cash Price £ 0 00 Total Cash Price £

3 Costs of the credit

The rates of interest which apply to the credit agreement	% per annum
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit The APR is there to help you compare different offers.	%APR
Related costs	
Charge for using a specific payment method	You will be charged a fee of: £3 00 for payments made using a debit card; and 4% of the total amount payable for payments made using a credit card.
Any other costs deriving from the credit agreement.	£30 if your telephone number is incorrect; £50 if a cheque is returned; £30 each time a direct debit is not set up or a request is cancelled or returned; £75 if we have to trace you We will also charge you any reasonable legal costs and expenses incurred in operating or exercising our rights under this agreement. These charges may be amended by us from time to time. See clause 3 also.
Costs in the case of late payments	We may charge you default interest from the due date to the actual date of payment at the rate of interest 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 exercising our rights under this agreement, including enforcement of it. These charges may be amended by us from time to time. See clause 3 also.
Conditions under which the above charges can be changed.	
Consequences of missing payments	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.

4 Other important legal aspects

Right of withdrawal	You have the right to withdraw from the credit agreement before the end of 14 calendar days beginning on the day after the day you signed the agreement.
Early repayment.	You have the right to repay all or part of the credit early at anytime. If any early repayment(s) exceeds £8,000 during any 12 month period we will have the right to claim compensation from you on the amount of the early repayment multiplied by the reduction in the base rate between the date of the agreement and the date of the early repayment.
Consultation with a Credit Reference Agency	If we decide not to proceed with your application for credit as a result of information obtained from a credit reference agency we will tell you that it has been refused on that basis and give you the details of the credit reference agency we used.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge.

Calls to 0871 numbers will cost 7p per minute from BT landlines (summit of February 2011). 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.