

Black Horse Ltd

Agreement No. Version No. 020
FIXED-SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974
 Black Horse Limited, St William House, Tresillian Terrace, Cardiff CF10 5BH

JOINT BORROWER (if any)

SPECIMEN

KEY FINANCIAL INFORMATION

Amount of Credit ((F) - (G)) (A) £

Duration of this Agreement: 60 months

Total Amount Payable ((A) + (G) + (H)) (B) £

One Repayment of month(s) after the date of this Agreement followed, starting one month thereafter, by 59 Monthly Repayments each of followed one month thereafter by one final Repayment of (the Final Repayment)

APR %

OTHER FINANCIAL INFORMATION

Goods: Used
 VIN
 Registration No. Date first reg'd

Cash Price of Goods (C) £
 Cash Price of Payment Protection Plan (optional) (D) £ 0.00
 Cash Price of other listed Insurances (E) £ 0.00
 Total Cash Price ((C) + (D) + (E)) (F) £
 Advance Payment (G) £
 Interest (i) £
 Acceptance Fee (ii) £
 Documentation Fee (iii) £
 Total Charge for Credit ((i) + (ii) + (iii)) (H) £
 Interest Rate: % per annum
 Interest charges for the Duration of this Agreement are calculated on and added to the Amount of Credit at the outset.

COMPLETE

KEY INFORMATION

Late payment interest will be payable at the Interest Rate; Late payment fee - £25-£30 (see clause 5.2); Unpaid cheque fee - £15; Costs and legal expenses (see clause 5.3); Change of due date fee (see clause 2.2).

You have no right to cancel this Agreement under the Consumer Credit Act 1974, the Timeshare Act 1992 or the Financial Services (Distance Marketing) Regulations 2004.

The amount payable if you exercise your right to settle this Agreement on the date when a quarter of the term elapses would be £5068.62 when half elapses £4141.71 and when three quarters elapses £2531.53. In calculating these amounts no account has been taken of any variation which might occur under this Agreement and amounts shown are accordingly only illustrative.

MISSING PAYMENTS

Missing payments could have severe consequences and make obtaining credit more difficult.

IMPORTANT - READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without getting a court order. The Act also gives you a number of rights:

- You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement which may be reduced by a rebate. Examples indicating the amount you have to pay appear in the agreement.
- If you received unsatisfactory goods or services paid for under this agreement you may have a right to sue the supplier, us or both.
- If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

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.

SIGN HERE

Signature(s) of Borrower(s)

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IMPORTANT - USE OF YOUR INFORMATION

- You have a right to know how we will use your personal information. Please read the "Use of your information" notice on Page 2 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 a right at any time to ask us not to contact you or give your details to others for these purposes or not to telephone you for sales purposes. You may write to our Customer Care Department at the above address if you wish us to stop.

PAYMENT PROTECTION PLAN

Type: NONE

Interest payable on Payment Protection Plan (I) £ 0.00
 Total Cost of Payment Protection Plan ((D) + (I)) (J) £ 0.00
 Nominated Person(s): Date Of Birth

Agreement No.

Version No. 020

Signature on our behalf

Date of Agreement

The Terms and Conditions of this Agreement continue on page 2

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form and send it to:
 Black Horse Limited, St William House, Tresillian Terrace, Cardiff CF10 5BH

1. Name and full postal address of your Bank or Building Society branch including postcode

To The Manager
COMPLETE

2. Name(s) of account holder(s)

3. Branch Sort Code (from the top right hand corner of your cheque) - -

Banks and Building Societies may not accept Direct Debit instructions for some types of account

Originator's Identification Number



4. Bank or Building Society account number

COMPLETE

5. Black Horse Limited reference number (to be quoted in full)

6. Instructions to your Bank or Building Society
 Please pay Black Horse Limited Direct Debits from instruction subject to the safeguards assured by understand that this instruction may remain with and, if so, details will be passed electronically to my Bank/Building Society.

SIGN HERE

Signature

Date