



# NORTHRIDGE FINANCE LTD



Northridge Finance Ltd is an Appointed Representative of Bristol & West plc which is Authorised and Regulated by the Financial Services Authority

This is the Agreement Details Sheet referred to in the Terms Sheet(s) applicable to this Agreement

AGREEMENT NO. \_\_\_\_\_

## HIRE PURCHASE

CUSTOMER DETAILS		MERCHANDISE	
Name:		VIN/Chassis No:	
Address:		Registration No:	Date:



# SPECIMEN

FINANCIAL DETAILS			
1. Cash price of Goods	£	Balance Payable inc. acc. fee : £	and pur. fee : £
Less: Additions/Insurance	£	1 payment due 1 month after the agreement date (which includes the acceptance fee) of	£
Less: Cash	£	followed by 34 monthly payments starting 2 months after the agreement date of	£
b. Part Exchange	£	followed by 1 payment 36 months after the agreement date (which includes the option to purchase fee) of	£
2. Total Advance Payments (1a + b)	£		
3. Amount of Credit (1 - 2)	£		
Add:			
a. Charges	£		
b. Acceptance Fee	£		
c. Purchase Fee	£		
4. Total Charge for Credit (3a + b + c)	£		
5. Balance Payable (3 + 4)	£		
6. Total Amount Payable (2 + 5)	£		

**V.A.T. DETAILS**

Tax Point: Date of Agreement VAT Reg. No. GB 168 1961 35

**DATA PROTECTION STATEMENT**

1. I have read and understood Clause 8 of the separate Terms Sheet(s) relating to the use and disclosure of my personal information. I confirm that by signing this Agreement I consent to the activities described.

2. I understand that you may wish to send to me information about other services and carry out market research and that you may pass my details to third parties for these purposes. I can stop you from contacting me for these purposes or from passing my personal details to others by writing to you at the address shown at the top of this agreement.

If you do not pay any instalment or any other sum due on its due date (other than a payment protection insurance premium), then you will pay interest on that amount to us from the due date until actual payment at a rate equal to the Annual Percentage Rate, calculated on a daily basis. This interest will occur after as well as before termination of the Agreement and any judgment.

Your liabilities will be secured by guaranteeing and indemnifying us.

**CUSTOMER'S DECLARATION**

To: Northridge Finance Limited

1. By signing this form, you offer to enter into an agreement with Northridge Finance Limited on the terms set out in this form and the separate Terms Sheet(s) provided to you.

2. Before you sign this form, you must ensure that all the details (apart from your signature(s)) are complete in every respect and an exact copy of this form and the separate Terms Sheet(s) was presented to you (and if you are more than one person not in partnership, a copy of each was presented to each of you). If not, then you should not sign this form.

3. Before you sign this form, you must read and understand the terms contained in it and the Terms Sheet(s). If you do not, then you should not sign this form.

4. I/we relied upon my/our judgement in selecting the goods which I/we carefully examined and am/are are satisfied that they are in every respect satisfactory and suitable for my/our purposes. I/we acknowledge that Northridge Finance Limited does not warrant that the goods are or will be Year 2000 compliant (see Clause 5 of the Terms Sheet(s) provided).

5. In considering whether or not to accept your offer and provide credit, Northridge Finance Limited will have relied upon the truth of the information on this form and any proposal and/or application form, and that by signing this form you are satisfied that all of the conditions contained in this Customer's Declaration have been fully complied with.

**NOTE: Before signing this Agreement Details Sheet, please read the Terms Sheet(s) carefully and ensure that you understand all the terms of the Agreement. While you must fully understand all terms, we draw your attention in particular to the exclusions of liability in clause 5 of the Terms Sheet(s), the Disclosure of information clause (clause 7.7) and the Data Protection Statement (clause 8).**

Signature(s) of or on behalf of, the Customer \_\_\_\_\_ Position (e.g. director/partner) \_\_\_\_\_

**SIGN HERE**

Each signatory warrants that he or she has authority to commit the Customer to the Agreement.

**Note: in the case of a limited company or a partnership, this Agreement Details Sheet must be signed by at least one director or one partner who has authority to bind the company or partnership.**



Signature of Independent Witness X \_\_\_\_\_ (Block Letters Please)

Name of Witness \_\_\_\_\_

Address of Witness \_\_\_\_\_

Occupation \_\_\_\_\_

Username: BRO

Signed on behalf of Northridge Finance Limited \_\_\_\_\_

Date: \_\_\_\_\_ (Date of this Agreement)

Customer to be given a copy of the completed Agreement Details Sheet and the Terms Sheet(s) when this is presented for signature.

A member of **Bank of Ireland Group**

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