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NORTHBRIDGE FINANCE LTD



AGREEMENT NO.

HIRE-PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

"We" are Northridge Finance Limited of 24 Castle St., Edinburgh, EH2 3HT
 "You" are the Customer(s) named below

Name(s):
 Address(es):

KEY FINANCIAL INFORMATION

		Repayments			
		The Balance Payable (C) is repayable by:			
(A) Amount of Credit		No. of Instals.	Inst. Frequency	Amount	Commencing
£	(D - E)		Monthly		
(B) Total Amount Payable					
£	(A + E + F)				
(C) Balance Payable					
£	(B - E)				

APR %

The first regular instalment includes any Acceptance Fee. The final regular instalment includes any Option to Purchase Fee.

Duration of Ageement months

OTHER FINANCIAL INFORMATION

Goods:	(D) Total Cash Price of Goods	£	
Model:	(E) Advance Payment (payable on or before Date of the Agreement)		
VIN/Chassis No:	Cash	£	
Registration No:	Part Exchange	£	0.00 £
Date:	(F) Total Charge for Credit		
	Interest Charges	£	
	Acceptance Fee	£	0.00
	Option to Purchase Fee (inc. VAT)	£	0.00 £
	Rate of Interest (per annum):		0.00 % (fixed)

The interest charges have been calculated by applying the Rate of Interest shown above to the Amount of Credit assuming the duration of the agreement is as stated under the heading Key Financial Information.

KEY INFORMATION

- Charges payable by you in the event of your breach of this Agreement
 - each letter chasing payment of arrears £5
 - each unpaid direct debit/represented cheque £15
 We may vary these charges in accordance with Clause 6 of the Terms and Conditions.
 - Agent's fees for tracing you and/or locating the Goods will be charged at the agent's standard rates which are current at that time.
 - Repossession costs/Auction fees/storage fees/insurance costs will be charged at the rates which are current at the time they are incurred.
 - You will also have to pay any legal costs we incur on a full indemnity basis.
- If you fail to make any payment on its due date, we may charge daily interest on such amount at the Rate of Interest shown above. This will be charged from the date when the payment fell due until it is actually paid. The Rate of Interest may be charged before as well as after any court judgement.
- If this agreement ends as a result of your breach, you will be required to pay us:
 - any arrears of Instalments and other sums which have fallen due but are unpaid (including interest as set out in paragraph 2 above);
 - our costs of repairing the Goods and restoring them to good condition;
 - the Total Amount Payable less (i) the Instalments you have paid and the arrears; (ii) any Option to Purchase Fee; (iii) on payment, a rebate of charges which you may be entitled to by law; and (iv) if we have repossessed and sold the Goods, an amount equal to the net sale proceeds after deduction of the costs of repossession, storage and sale (or if we have repossessed the Goods but not sold them within three months after such repossession, an amount equal to their trade value at the end of such three month period as set out in the most recent CAP Guide or similar guide used by the motor trade for calculating the trade value of used motor vehicles); and
 - any costs and expenses as set out in paragraph 1 above.

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