

SPECIMEN

Original 1/3



FIXED-SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Agreement No:

Parties to this agreement: (1) Creditor's Name: Santander Consumer (UK) plc T/A Santander Consumer
3 Princess Way, Redhill, RH1 1SR ('we' or 'us')
(2) Debtor's Name:

KEY FINANCIAL INFORMATION

Amount of credit: You must repay the amount of credit and the total charge for credit by
1 payment of payable 1 month after the date of this agreement
Total amount payable: followed by 46 payments each of payable 2 months after the date of this agreement
followed by 1 payment of payable 48 months after the date of this agreement
Duration of this agreement: months
APR:

Complete

OTHER FINANCIAL INFO

Description of vehicle: Used
Reg No.
First Reg/Manufacturer
Serial/Chassis No.
Interest charges are calculated at the outset of this agreement on the amount of credit using the interest rate for the duration of this agreement. The interest charged forms part of the total charge for credit which is added to the amount of credit at the outset and the resulting sum is paid by way of the payments.

Cash Price (including VAT)
Advance Payment
Total charge for credit
comprises:-
• Interest
• Credit facility fee
• Completion fee
Rate of interest on the Credit %

KEY INFORMATION

Current charges payable by you if you default under this agreement are shown below. We may vary these in the future.

If you fail to pay any sum due on time we will charge daily interest on that sum at the APR shown above from the due date for payment until actual payment. Such interest will apply both before and after any court judgment we may obtain against you and will survive and apply after termination. You will also have to pay £50 for a late payment or for breaking a promise to pay when this agreement is in default or pay £30 for an unpaid direct debit transaction.

Other charges may be payable under this agreement and are referred to in clause 4.7 of this agreement.

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.

You may early settle this agreement by paying off the amount you owe under this agreement. The following are examples of what would be payable at various intervals during this agreement on early settlement if the amount of credit was £100 and assuming you have complied with all the terms of this agreement:

(a) a quarter of the term
(b) half of the term
(c) three quarters of the term

If the periods shown above do not fall on a payment date the figures shown above are calculated on the first payment date immediately after the periods shown above have elapsed. In calculating the amounts shown, no account has been taken of any variation which might occur under this agreement and that the amounts 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 might have to pay appear in the agreement.

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 1974. Sign it only if you want to be legal.

Customer

Signature(s) of Customer(s).....

Remember to comprehensively insure the goods.

Our signature box

Date of this agreement

You have the right to know how we will use your Personal Information. It is important that you read the "Use of Your Information" Notice which accompanies this agreement. We may pass your details to any other company in any corporate group of which we are a member, to any company, business or intermediary associated with us and to any person acting on your behalf for any purpose connected with our group's business.

We or those identified above, may contact you, by post, e-mail or telephone (unless your phone number is registered with the Telephone Preference Service), to tell you about other products and services which may be of interest to you. You have a right at any time to ask us to stop contacting you or passing your details to others for these purposes. If you do not wish us to do this, please tick the box provided or contact us at: Santander Consumer, 3 Princess Way, Redhill, Surrey RH1 1SR at any time.

SPECIMEN

Original 2/3

Agreement No: _____

CUSTOMER DETAILS

Time at address:	Employer's name and address:
Telephone number:	Occupation:
Mobile phone number:	Time in employment:
Email address:	Employer's telephone number:
Marital status:	
Residential status:	
Driving licence number:	
Date of birth:	
Bank sort code:	
Bank account number:	

DEALER DETAILS

Mann Island Finance Ltd
30-32 Pall Mall
Liverpool

Merseyside
L3 6AL
3010601

CUSTOMER CONFIRMATION

By signing this agreement, you confirm that:

1. The information given by you and shown in this agreement is correct;
2. At the time of signature, pages setting out the Terms relating to this agreement are attached;
3. You have read and understood the "data protection" information set out above and in the "Use of Your Information" Notice which accompanies this agreement and that you consent to the activities described;
4. You have been given a Pre-Contract Information document and a complete copy of this agreement;
5. You confirm that you are signing this agreement as;
 - 5.1 an individual;
 - 5.2 a partner in partnership (other than a Limited Liability Partnership); or
 - 5.3 a sole trader;
6. You signed this agreement on the dealer's trade premises; and
7. You are aged 18 or over.