

SPECIMEN

Original 1/3



CONDITIONAL SALE 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
Total amount payable: £ 1 payment of £ payable 1 month after the date of this agreement
followed by payments each of £ payable 2 months after the date of this agreement
Duration of this agreement: months followed by 1 payment of £ payable months after the date of this agreement

APR:

OTHER FINANCIAL INFOR

Complete

Description of vehicle: Used
Reg No.
First Reg/Manufactured
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. Any one or more of the following default charges may also be payable: total loss of vehicle payment described in clause 5.3 and the termination sums described in clauses 6.2 or 6.3 whichever is applicable.
Other charges may be payable under this agreement and are referred to in clauses 3.1, 3.3, 5.1, 7 and 8.7 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.

TERMINATION: YOUR RIGHTS

You have a right to end this agreement. To do so, you should write to the person you make your payments to. We will then be entitled to the return of the goods and to half the total amount payable under this agreement, that is £. If you have already paid at least this amount plus any overdue instalments and have taken reasonable care of the goods, you will not have to pay any more.

REPOSSESSION: YOUR RIGHTS

If you do not keep your side of this agreement but you have paid at least one third of the total amount payable under this agreement, that is £ we may not take back the goods against your wishes unless we get a court order. (In Scotland we may need to get a court order at any time.) If we do take the goods without your consent or a court order, you have the right to get back any money that you have paid under this agreement.

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...
If you would like to know more about your rights, contact the National Trading Standards Department or your nearest Citizens' Advice Bureau.

Customer

This is a Conditional Sale Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be bound by its terms.
Signature(s) of Customer(s).....
The goods will not become your property until you have made all the payments. You must not sell them before then.
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.