



# Fixed-Sum Loan Agreement regulated by the Consumer Credit Act 1974

Creation Consumer Finance Ltd, of 6<sup>th</sup> Floor Royston House, 34 Upper Queen Street, Belfast, BT1 6FD, AND  
 Title: Forename(s): Surname:  
 Address:

**Key Financial Information:**

Amount of Credit (Goods)	£	Total amount payable (Goods)	£
Amount of Credit (Insurances / Warranty)	£	Total amount payable (Insurances / Warranty)	£
Total amount of Credit	£	Total amount payable	£
		APR	

This is a month agreement payable either by a first instalment of £ (including Administration Fee, if any) on , followed by monthly instalments of £ payable on the same day of each month and a final instalment of £ (including Administration Fee, if any) on

**Other Financial Information:**

Description:		Cash Price	£
Goods		Cash Price	£
		Cash Price	£
		Cash Price	£
		Cash Price	£
Other Insurance / Warranty		Cash Price	£
Payment Protection Insurance		Cash Price	£
		Total Cash Price	£
Administration Fee £	(E) Interest Charge £	Deposit	£
	(F) Total charge for credit £		
	(E) + (F)		

The rate of interest applicable under this agreement is % per annum. Interest is calculated from the date of the agreement on the amount of credit outstanding from time to time throughout the duration of this agreement, taking into account the instalments above. Interest will be paid by you as part of each instalment. If this agreement is a Cash Price Option Agreement and the final payment is made before the Special Offer Date, no interest will be payable, payment protection insurance lapses and you will not be charged for this. Any payment which is made and is less than the monthly instalment then due will be applied towards payment of what is due in respect of the credit for the goods and the credit for the payment protection premium in the same proportions as the total amount payable for each bears to the total amount payable.

**Key Information:**

If you fail to make any payment under this agreement by its due date, then in addition to our other rights we may charge default interest from the due date until the actual date of payment at the rate of interest specified above. Any reasonable costs, including arrears letters, legal, collection and enquiry costs incurred by us in endeavouring to locate you or collect any unpaid and overdue instalments or collect any default interest shall be paid by you on demand. Our current fees for letters sent are: Direct Debit not set up/cancellation/return - £30, Arrears Notification - £25, Telephone Number Incorrect - £30, Returned Cheque - £50. Our current fee for tracing is £50. These charges may be amended by us from time to time and you will receive the most up to date charges in your Welcome Letter.

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. Based on an example "Total amount of Credit" of £1000, the amount that would be payable if you exercised the right to discharge your indebtedness early would be £1112.01 when ¼ of the agreement term has elapsed, £883.08 when ½ of the agreement term has elapsed and £608.67 when ¾ of the agreement term has elapsed or on the first repayment date after each of these dates or where those fractions do not fall on a repayment date, on the next repayment date. In calculating the amounts shown, no account has been taken of any variations which may occur under the agreement and the amounts shown are therefore 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, the creditor cannot enforce this agreement without getting a court order.

The Act also gives you a number of rights:

- 1) 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.
  - 2) If you received unsatisfactory goods or services paid for under this agreement, apart from any bought with a cash loan, you may have a right to sue the supplier, the creditor or both.
  - 3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the creditor.
- 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. Signature(s) of Customer(s) X Date(s) of Signature(s) X	Signed on behalf of Creation Consumer Finance Limited X Date of Agreement X
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I wish to purchase Payment Protection Insurance  Other Insurances/Warranties  I understand that I am purchasing the product(s) on credit provided by you and that the terms relating to the credit can be found above and overleaf in this agreement.  
 Your Signature(s) X



I confirm that I have received the Pre-contract Information Document X

## Instruction to your Bank or Building Society to Pay Direct Debits

Originator's identification Number 961889



1. Creation Consumer Finance Limited Reference

4. Bank / Building Society Account Number

2. Name and full postal address of your branch

5. Name(s) of Account Holder

3. Bank / Building Society Sort Code

6. Please pay Creation Consumer Finance Limited Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Creation Consumer Finance Limited and, if so, details will be passed electronically to my Bank or Building Society.

Signature(s) X  
 Date X