

Client Compliance Confirmation

Salesperson's name	Salesperson's name and Dealership name	
Retailer ("We")	MANN ISLAND FINANCE LTD 30-32 PALL MALL, LIVERPOOL, MERSEYSIDE, L3 6AL	
Customer's name and address		
Loan amount and type		Motor Loan Standard
Date	20 January 2011	
Application number		

I confirm that, on the above date, I assisted the Customer in applying for the Loan from Barclays Partner Finance. Before the Customer signed the Loan Agreement, I explained to the Customer the extent to which We are acting as an independent credit intermediary or working exclusively for a lender.

I also confirm that:

- before the Customer signed the loan agreement, I gave the Customer an adequate explanation of the Loan in accordance with the information supplied to me by Barclays Partner Finance for the purpose and in particular I explained:
 - the features of the loan agreement that may make it unsuitable for a particular use
 - how much the customer will have to pay periodically in total under the loan agreement
 - the features of the loan agreement that may operate in a manner which would have a significantly adverse effect on the customer
 - the principal consequences for the customer arising from failure to make the payments required under the loan agreement on time, and
 - the right to withdraw, how and when this may be exercised and the implication of exercising this right.
- after receiving the Important Information About Your Loan document, the customer had an opportunity to ask any questions about the Loan and/or the documents and the customer received answers to all the questions raised. As far as I can tell the customer was satisfied with any answers they received.
- before the customer signed the loan agreement I gave the customer the relevant Pre-Contract Credit Information form (PCCI) and the customer was given adequate time to consider the information on the PCCI. The PCCI was provided to the customer in a form that the customer could take away with them if they wished.
- the customer has confirmed to me that they do not expect any changes to their circumstances that would adversely affect their ability to make, on time, all the repayments due for the loan
- I have no reason to doubt or question any of the information provided by the customer and I have faithfully reproduced in the application all the information given to me by the customer.
- as far as I can tell the customer:
 - understood the Important Information About Your Loan document, the answers to any questions they raised and the information in the PCCI
 - understood the nature and extent of the obligations that they were incurring when they entered into the Loan, and
 - is not a vulnerable individual (i.e. is capable of understanding the details of the Loan).
- the customer was/was not (~~delete as appropriate~~) physically with me whilst I provided the Important Information About Your Loan, the PCCI and when the customer signed the loan agreement.

Signed	Customer to sign & complete	
Print Name		Date