



Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

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| Parties This is an agreement made between: Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP ("we, us, our") | Credit Intermediaries MANN ISLAND FINANCE LTD 30-32 PALL MALL, LIVERPOOL, MERSEYSIDE, L3 6AL | | |
| Goods/Services Make and model VAUXHALL ASTRA SPORT HATCH (2005-2010) 1.4i 16V SRi 3dr (2010-2010) Registration No Serial/chassis No Date of registration | Statutory Rights and Important Information Missing payments If you fail to make any Repayment it may have serious consequences. You will have to pay additional charges and may have to repay what you owe early. Your credit records may be affected, making it harder or more expensive to borrow again. We may also take legal proceedings against you to recover what you owe including asking your employer to deduct money from your salary to pay us or asking the court for a charging order (or in Scotland an inhibition) over your property. | | |
| Financial Details Cash price of goods £10,737.00 Less Advance Payment £3,464.60 Amount of Credit £7,272.40 Total Charge for Credit £1,685.16 Consisting of Credit Facility Fee £150.00 Completion Fee £199.00 Interest £1,336.16 Total Amount Payable £12,422.16 Duration of agreement: from the date of this agreement until the last Repayment is paid, which provided you have made all repayments when they are due, will be 48 months from the Purchase Date. | Claims in respect of goods or services If you believe any goods or services provided under this agreement are unsatisfactory or that the supplier has made any misrepresentation about them and the goods or services cost more than £100 but not more than £30,000 you may have a right to sue us as well as the supplier. | | |
| Interest Interest rate (per year) At the start of this agreement we calculate the interest by multiplying the Amount of Credit (or, if you have opted to spread the cost of the Credit Facility Fee, the Amount of Credit and the Credit Facility Fee) the Interest Rate for each year of the agreement or part thereof. APR The APR has been calculated on the assumptions that the agreement will last for its intended term and that we and you will comply with its terms. | Withdrawal You have a right to withdraw from this agreement, without giving any reason. The right starts on the day you sign the agreement and lasts to the end of the 14th day beginning the day after the day on which the agreement is made or, if later, the day we tell you it is made. You can tell us you want to withdraw in writing or orally by contacting our Customer Services Team at the address shown for us above or on 0844 811 9000, giving details of this agreement. If you withdraw you must repay us the Amount of Credit plus daily interest from the Advance Date until we receive the sum. You must pay us without delay and, in any event, no later than 30 days after giving notice of withdrawal. You can pay us by cheque, direct credit or bank transfer to Barclays Bank Plc sort code 20-19-90 and account number 70185604. Daily rate of interest £0.00 | | |
| Repayments You will pay us one monthly Repayment of £182.47 followed by 46 monthly Repayments of £182.47 followed by the Final Repayment of £381.47 Your first Repayment will be due one month after the Advance Date and subsequent Repayments will be due at monthly intervals thereafter. | Early repayment At any time before the final Repayment is due you have a right to pay off some or all that you owe us. You must give us verbal or written notice that you wish to make earlier repayment and, in the case of full settlement, must tell us the date on which you wish to settle. You can contact us at the address shown for us above or on 0844 811 9000. For full settlement we will send you a statement setting out the amount that you owe and the minimum rebate to which you are entitled under the Consumer Credit Act 1974. When you make a partial payment, we will firstly use it to pay any arrears, overdue interest or charges. We will then work out any rebate to which you are entitled and the balance of the early repayment and any rebate will be applied to reduce the Final Repayment and then reduce the term of the agreement. You may ask us to send you a statement. | | |
| Customer Declaration 1. By signing this agreement you offer to enter into an agreement with us on the terms set out in this document and the separate Terms supplied with it. 2. You confirm that you have received an exact copy of this form of agreement (including the Terms) to keep; that, in good time before you signed this, you received a copy of the document headed "Pre-Contract Credit Information" and that you have read and agreed to the "Important - use of your information" section. | This is a credit agreement. Sign it only if you want to be legally bound by it and the Terms. Signature of Customer <div style="text-align: center; background-color: yellow; padding: 5px;">Sign & Date</div> | | |
| Important - Use of your information We and other members of the Barclays Group may send you information about alternative products (including those of other companies) which may be of interest to you. We may pass your details to other selected businesses for them to send you information about their products and services. We will use your information in this way whether your application is successful or not. This information may be presented to you by mail, email or telephone (including sending text messages). Please write to us at Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP. | Date of signature Signed for and on behalf of Barclays Partner Finance. Date of signature 21 January 2011 | | |
| <div style="text-align: center;">Instructions to your Bank or Building Society to pay by Direct Debit</div> <p>Please fill in the whole form using a ball point pen and send it to:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> Barclays Partner Finance PO Box 2501 Cardiff CF23 0FP <hr/> Name(s) of Account Holder(s) Mr Nicholas Crookston <hr/> Bank/Building Society account number <input type="text"/> <hr/> Branch Sort Code <input type="text"/> <hr/> Name and full postal address of your bank or building society To The Manager Lloyds TSB Scotland Plc Bank/Building Society Address: Edinburgh LTSB Service Centre PO Box 17015 Postcode EH12 9TA </td> <td style="width: 50%; vertical-align: top;"> Service User number <input type="text" value="9"/><input type="text" value="0"/><input type="text" value="6"/><input type="text" value="4"/><input type="text" value="6"/><input type="text" value="6"/> <hr/> Reference <input type="text" value="0"/><input type="text" value="5"/><input type="text" value="1"/><input type="text" value="0"/><input type="text" value="3"/><input type="text" value="6"/><input type="text" value="0"/><input type="text" value="0"/><input type="text" value="7"/><input type="text" value="4"/><input type="text" value="1"/><input type="text" value="2"/><input type="text" value="5"/><input type="text" value="2"/><input type="text" value="8"/><input type="text" value="4"/> <hr/> Instruction to your Bank or Building Society Please pay Barclays Partner Finance Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Barclays Partner Finance and, if so, details will be passed electronically to my Bank/Building Society. </td> </tr> </table> <div style="text-align: right; margin-top: 20px;"> Signature(s) <div style="text-align: center; background-color: yellow; padding: 5px;">Sign & Date</div> Date </div> | | Barclays Partner Finance PO Box 2501 Cardiff CF23 0FP <hr/> Name(s) of Account Holder(s) Mr Nicholas Crookston <hr/> Bank/Building Society account number <input type="text"/> <hr/> Branch Sort Code <input type="text"/> <hr/> Name and full postal address of your bank or building society To The Manager Lloyds TSB Scotland Plc Bank/Building Society Address: Edinburgh LTSB Service Centre PO Box 17015 Postcode EH12 9TA | Service User number <input type="text" value="9"/> <input type="text" value="0"/> <input type="text" value="6"/> <input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="6"/> <hr/> Reference <input type="text" value="0"/> <input type="text" value="5"/> <input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="3"/> <input type="text" value="6"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="7"/> <input type="text" value="4"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="5"/> <input type="text" value="2"/> <input type="text" value="8"/> <input type="text" value="4"/> <hr/> Instruction to your Bank or Building Society Please pay Barclays Partner Finance Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Barclays Partner Finance and, if so, details will be passed electronically to my Bank/Building Society. |
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