

1. Contact details

Creditor.	Santander Consumer (UK) plc T/A Santander Consumer Finance
Address.	3 Princess Way, Redhill, Surrey RH1 1SR
Web address.	www.santanderconsumer.co.uk
Credit intermediary.	Mann Island Finance Ltd
Address.	Liverpool Merseyside L3 6AL

2. Key features of the credit product

The type of credit.	Conditional Sale
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	
How and when credit would be provided.	The credit is provided at the time of making the agreement by our purchase of the goods from the credit intermediary shown above in order that we can sell the goods to you under the agreement.
The duration of the credit agreement.	37 months
Repayments.	1 payment of £399.40 payable 1 month after the date of this agreement followed by 35 consecutive monthly payments each of £254.40 starting 2 months after the date of this agreement followed by 1 payment of £3,091.00 payable 37 months after the date of this agreement
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	
The proposed credit will be linked to the supply of specific goods or the provision of a service. Description of goods/services. Cash price.	Used Vauxhall Astra Twintop 2.0t 16v Design 2dr (2006 - 2009) REG NO. First Reg/Manufactured Serial/Chassis No.

3. Costs of the credit

The rates of interest which apply to the credit agreement	8.90% per annum fixed for the duration of the agreement.
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	19.0% APR
RELATED COSTS	
Charge for using a specific payment method.	<ul style="list-style-type: none"> ■ £12.00 for each repayment by credit card or debit card ■ £17.50 for setting up a standing order arrangement ■ £17.50 for a payment book
Any other costs deriving from the credit agreement.	Other costs chargeable include: <ul style="list-style-type: none"> ■ £145.00 credit facility fee ■ £145.00 completion fee ■ £10.00 data subject access request

	<ul style="list-style-type: none"> ■ £25.00 changes to repayment dates ■ £30.00 change of vehicle registration plate ■ £70.00 vehicle collection on your voluntary termination of the agreement, if collection requested by you
Conditions under which the above charges can be changed.	With the exception of the credit facility fee and completion fee, we may vary the above charges at any time in the future as a result of economic conditions, regulatory requirements or any other valid reason and this will be notified to you before you are charged
Costs in the case of late payments.	<p>The daily interest rate for late payment is the APR rate shown above. The following additional default charges will apply:</p> <ul style="list-style-type: none"> ■ £25.00 for late payment ■ £25.00 for default notice ■ £25.00 for broken promise to pay ■ £30.00 for unpaid direct debit ■ £30.00 for bounced cheque payment ■ £40.00 for our internal collection agent to visit you ■ £250.00 for an external collection agent visit <p>We may vary these charges at any time in the future as a result of economic conditions, regulatory requirements or any other valid reason and this will be notified to you before you are charged.</p> <p>In addition, if you break the terms of the agreement you must pay all our reasonable expenses and costs in finding you or the vehicle and taking steps (including court action) to enforce the agreement and obtain payment.</p> <p>Furthermore any one or more of the following default charges may also be payable: failure to take reasonable care of the vehicle, failure to supply the V5 form if the vehicle is returned to us, payment in the event of the total loss of the vehicle and sums payable on termination in the event the agreement is terminated due to your default.</p>
Consequences of missing payments.	Missing payments could have severe consequences and make obtaining credit more difficult. We may also take legal action to take back the vehicle and in some circumstances take further legal action to recover sums remaining due which may include applying for a court order for the sale of your home.

4. Other important legal aspects

Right of withdrawal.	You have the right to withdraw from the agreement within a period of 14 calendar days beginning with the day after you receive a copy of the executed agreement.
Early repayment.	You have the right to discharge your indebtedness under the agreement at any time in full or in part.
Consultation with a Credit Reference Agency.	If we decide not to proceed with the agreement on the basis of information from a credit reference agency we or the credit intermediary will tell you why we have reached this decision and the particulars of that agency.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the agreement with you.