



CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Ref:

This is a personal loan agreement made between ifinance, having our registered office at 7 Derryvolgie Avenue, Belfast, BT9 6FL and registered in Northern Ireland under number NI44752 AND YOU, the person identified as the Customer below.

Your special attention is drawn to clause 3 below. We will also use information about you for marketing purposes unless you tick the adjacent box . You can also write to us at any time asking us not to write to you for marketing purposes.

Customer name in full – (Surname followed by forename)

Full Postal Address

Amount of Loan: £

Amount of Interest: £

Interest equivalent to an APR of: 5.3%

Total Amount Payable: £
to be paid by instalments each of £
the first instalment to be paid one month after the date of this agreement and the rest at consecutive monthly intervals after that.

- 1. You agree to pay us the total amount payable by the instalments and at the times shown. If you are late in paying an instalment, you will pay us, if we so require, interest on the instalment from when it was due until when it is paid at the rate of the APR.
- 2. If you fail to pay any instalment on its due date, or, if any information about you which you provided proves to be incomplete or inaccurate, we shall be entitled after the expiry of the proper notice to demand immediate payment of the unpaid balance of the total amount payable less any applicable rebate.
- 3. Before entering into this agreement we may search your records at credit reference agencies. They will add to their record about you details of our search which will be seen by other organisations making searches. Details about you and your payment record under this agreement will be used to help make credit, credit related and insurance related decisions about you and members of your household and occasionally for fraud prevention or to trace debtors. You can contact us for details of the credit reference agencies used

by us. You have a legal right to these details and can receive a copy of the information held about you on payment of a fee.

Information held about you by credit reference agencies may be linked to records relating to any person with whom you are linked financially and other members of your household.

We may give information about you and your payment record under this agreement to credit reference agencies, debt collecting agents and any proposed assignees, transferee or chargee of this agreement or of our interest in this agreement, their insurers or advisers.

We may use a credit scoring or other automated decision-making system. We may monitor and record telephone calls for the purpose of security and training.

- 4. Before we enter into this agreement with you, we may require your obligations under it to be guaranteed by a third party acceptable to us, in which event we shall invite you to suggest someone suitable. We will not look to any security from you personally to cover this agreement.

IMPORTANT – YOU SHOULD READ THIS CAREFULLY

YOUR RIGHTS

The Consumer Credit Act 1974 covers this agreement and lays down certain requirements for your protection which must be satisfied when the agreement is made. If they are not, we cannot enforce the agreement against you without a court order.

The Act also gives you a number of rights. You have a right to settle this agreement at any time by giving notice in writing and paying off all amounts payable under the agreement which may be reduced by a rebate.

If you would like to know more about the protection and remedies provided under the Act, you should 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 of Customer:

Signature for and on behalf of ifinance:

Agreement made the _____ day of _____ 2003.