

Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA and	
Title: Forenames:	Surname:
Address:	
Credit intermediary:	
Financial Details:	This is a month agreement payable by a first instalment of £ (including Administration Fee, if any) on , followed by monthly instalments of £ payable on the same date of each succeeding month and a final instalment of £ (including Final Instalment Fee, if any) on
Amount of Credit (Goods/Services) £	Goods
Amount of Credit (Insurances/Warranty) £	Cash Price £
Total Amount of Credit £	Cash Price £
Total Amount Payable (Goods/Services) £	Cash Price £
Total Amount Payable (Insurance/Warranty) £	Cash Price £
Total Amount Payable £	Cash Price £
Administration Fee £	Cash Price £
Final Instalment Fee £	Interest Charge £
We will pay the amount of credit directly to the credit intermediary (the supplier of the goods/services) on your behalf once your goods have been obtained by you.	
APR % . The APR assumes you make all your payments in the required manner on the due date for payment.	Other Insurance/Warranty Total Cash Price £ Deposit £
Interest Rate: % per annum. The interest rate is fixed for the duration of the Agreement. It is calculated from the date of the Agreement on the amount of credit outstanding from time to time, throughout the duration of this Agreement, on the assumption that each of the instalments stated above will be paid on the due date for payment. If you do not additional interest may be payable as noted below. Interest will be paid by you as part of each instalment.	
You have the right under Section 77B of the Consumer Credit Act 1974 at anytime during the duration of the Agreement to receive on request, and free of charge, a statement in the form of a table showing: the details of each instalment owing under the Agreement; the date on which each instalment is due, including the amount and any conditions relating to the payment of the instalment; and a breakdown of each instalment showing the amount of the capital repayment, the amount of the interest payment and the amount of any other applicable charges.	
Charges We will charge the following: A default fee of £30 each time a payment is missed and/or failed or a Direct Debit request is cancelled or returned; Default interest from the due date to the actual date of payment at the interest rate shown above; Any reasonable legal costs and expenses incurred by us in endeavouring to collect any unpaid and overdue instalments, or which are incurred by us in exercising our rights under the Agreement. These charges may be amended by us from time to time. See clause 3 of the terms and conditions also. Missing payments could have severe consequences and make obtaining credit more difficult. Legal proceedings and enforcement action may be taken against you for the recovery of that debt and our reasonable legal costs and expenses.	
Important Information A commission may be payable by us to the Credit intermediary who introduced this transaction to us and they will advise you if this is the case before you enter into the agreement. Under the Consumer Credit Act 1974 you have the right to withdraw from this Agreement without having to give any reason. This right commences on the day after the day on which you receive a copy of the executed Agreement and continues for 14 days from that day .To withdraw you must notify us that you intend to do so by writing to us at Customer Services, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA or by telephoning us on 0371 402 8905. If you withdraw you will need to repay us the amount of credit and any interest accrued at the interest rate shown. This must be paid within 30 calendar days of you giving us notice of withdrawal. The amount of interest payable per day is £ Please ensure that you send payment to Banking Department, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA marked for the attention of Customer Accounts Co-ordinator. Alternatively you may call us on 0371 402 8905 to pay this amount by telephone. You may have a right to sue the supplier of the goods or us (or both) if you have received unsatisfactory goods or services paid for under the Agreement costing more than £100 and less than £30,000. You have a right under Section 94 of the Consumer Credit Act 1974 to repay all or part of the outstanding balance early at any time. If you wish to repay all or part of the outstanding balance early you must contact us at Customer Services, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA and inform us of your intention and you must pay us such amounts. If you are dissatisfied in relation to this Agreement you have the right to complain to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. Telephone 0207 964 1000. Website: www.financial-ombudsman.org.uk. Creation Consumer Finance Limited is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN (FRN: 311518). You are entering into a legal agreement which requires you to make regular repayments. You should consider your ability to meet these repayment obligations.	

Use of Information:
The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found at www.cifas.org.uk or ask us for a copy.
In order to process your application we supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial situation and financial history. We do this to assess affordability, creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent fraud and criminal activity. We may also search the files of the Land Registry.
We will continue to exchange information about you with CRAs while you have a relationship with us, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates. The CRAs will place a search footprint on your credit file when we make a search and this may be seen by other lenders. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.experian.co.uk/crain, www.transunion.co.uk/crain, www.equifax.co.uk/crain. To access our Data Protection Notice go to www.creation.co.uk/about-us/data-protection-notice

I confirm that I have received the Pre-Contract Credit Information and the Important Information.

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: Date of Signature:	Signed on behalf of Creation Consumer Finance Limited: Date of this Agreement:
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Instruction to your Bank or Building Society to Pay by Direct Debit							
Creation Consumer Finance Limited, 4th-6th Floor Wellington Buildings, 2-4 Wellington Street, Belfast, BT1 6HT							
Name of Bank/Building Society <input style="width:100%; height: 20px;" type="text"/>							
Address of Bank/Building Society <input style="width:100%; height: 20px;" type="text"/> <input style="width:100%; height: 20px;" type="text"/>							
Name(s) of account holder(s) <input style="width:100%; height: 20px;" type="text"/>	Service User Number <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px;">9</td> <td style="width: 20px;">6</td> <td style="width: 20px;">1</td> <td style="width: 20px;">8</td> <td style="width: 20px;">8</td> <td style="width: 20px;">9</td> </tr> </table>	9	6	1	8	8	9
9	6	1	8	8	9		
Bank/Building Society Account Number Branch Sort Code <input style="width: 150px; height: 20px;" type="text"/> <input style="width: 80px; height: 20px;" type="text"/>	Instruction to your Bank or Building Society 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/Building Society. By signing this Agreement I agree to make payments by Direct Debit from the bank account shown in this section and confirm that I am authorised to do so. Reference <input style="width: 100%; height: 20px;" type="text"/>						
Banks and Building Societies may not accept Direct Debit Instructions for some types of account.							