

## PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information)

1. Contact Details	
Creditor	Startline Motor Finance Limited
Address	Suite 6/1, Skypark 1, 8 Elliot Place, Glasgow, G3 8EP
If applicable: Credit intermediary	Vertu - Ford Bromley
Address	Masons Hill, BROMLEY, BR2 9HS

2. Key features of the credit product	
Type of credit	Hire Purchase Agreement
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£7,500.00
How and when credit would be provided.	The credit will be paid by us to the Supplier on the date the Supplier delivers the Vehicle to you or at such earlier date as may be specified to us by the Supplier. When we pay the Supplier we will open an account in your name and will debit that account with the amount of credit.
The duration of the credit agreement	From the date of the Agreement until 35 months after the First Repayment Date.
Repayments	<p>First Repayment: £259.90  followed by 34 monthly Repayments, each of: £259.90  followed by 1 Final Repayment of: £269.90</p> <p>First Repayment Date: the date falling 1 month after the date we pay the supplying dealer for the Vehicle, which we will notify to you in writing.</p> <p>The first Repayment shall be made on the First Repayment Date and each subsequent Repayment shall be made on the same day of each succeeding month thereafter.</p> <p><b>(Note:</b> The First Repayment includes an Acceptance Fee of £0.00. The final Repayment includes a Credit Facility Fee of £10.00, which you have to pay if you want to take title to the Goods hired)</p>
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs	£9,366.40
The proposed credit will be linked to the supply of specific goods or the provision of a service	
Description of goods	Vauxhall, Corsa, 1.4i 16v (100PS) SE (a/c) Hatchback 5d 1398cc
Cash price	Cash Price of Vehicle (incl. of VAT, if applicable) £7,500.00 Cash Price of GAP Insurance (incl. of IPT) £0.00 Total Cash Price £7,500.00

<b>3. Costs of the credit</b>	
The rates of interest which apply to the credit agreement	14.98%
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit.	16.1%
The APR is there to help you compare different offers.	This assumes that the credit will be provided and repaid in line with the information set out in this document and that you do not repay any of the credit early.
Related costs	
Any other costs deriving from the credit agreement	<p>You have to take proper care of the Goods, keep them serviced in accordance with manufacturer's recommendations, insure them and pay all licence costs, fines and charges relating to them.</p> <p>If you don't we can do these things instead of you and charge you the cost. We will charge you an administration fee of £25 plus VAT at the applicable rate at the time if we have correspondence regarding any fines, charges, parking tickets or the like affecting the Goods.</p> <p>If the Goods are a total loss and we do not get repaid from the insurance proceeds, you will have to pay us the shortfall.</p>
Costs in the case of late payments	<p>You must pay us all other reasonable costs and expenses we incur as a result of you breaking this Agreement or our seeking repayment from you. These will include:</p> <ul style="list-style-type: none"> <li>• for each dishonoured direct debit, cheque etc, £25</li> <li>• for each letter sent to you because of your default, £15</li> <li>• for each telephone call because of your default, £15</li> <li>• the reasonable costs we incur on correspondence or in taking steps to trace you or the goods or to recover money you owe us (including all reasonable legal costs)</li> </ul>
Conditions under which the above charges can be changed	We can vary the above charges if we review generally our scales of administration charges because our internal costs increase. We will tell you if we do.
Consequences of missing payments	<p>If you miss a payment your credit record may be affected so that you find it harder to borrow again from us or another lender and may find borrowing more expensive.</p> <p>We may also take legal action against you to recover the sums you are due to us, which may lead to your bankruptcy if you still do not pay, and to get the vehicle back. You may have to pay our costs in those proceedings.</p> <p>Any payment you miss will have been debited to your account with us on its due date, so you will incur interest on it at the rate of interest set out above. As each payment includes interest, you will therefore be paying interest on interest and the total cost of the credit to you could grow quickly. You are liable to pay us certain charges for failure to pay the right amounts at the right time in the right way - for example, not paying by direct debit or for a direct debit which is not paid or for our having to telephone you - see above for a full list of what you might have to pay.</p> <p>We may end the Agreement, in which case we may seek to repossess the vehicle (though we can only repossess it with a court order if you have paid one-third of the total amount you will have to pay, that is £3,122.13; in Scotland we may need a court order at any time).</p> <p>If we end the Agreement, not only must you return the vehicle to us and pay us all the payments you failed to pay with interest on any late payments but you will also have to pay all the amounts still to become due under the Agreement less any rebate calculated in accordance with the Consumer Credit Act.</p> <p>Occasionally, if you are a homeowner, we may take action:</p> <ul style="list-style-type: none"> <li>• if your home is in England or Wales to obtain a charging order which means that if your home is repossessed any amounts you owe us will be paid out of the sales proceeds; or</li> <li>• if your home is in Scotland to obtain an inhibition which prevents you from selling or transferring ownership of your home or taking out any further loans secured on your home.</li> </ul>

4. Other important legal aspects	
Right of withdrawal	You have a right to withdraw from the Agreement within a period of fourteen days beginning on the day after the later of the date: (i) where we have signed the Agreement before you, the date the Agreement is made; or (ii) where we sign the Agreement after you, either (a) the date you receive a copy of the Agreement after it has been made; or (b) if we don't send you a copy of the Agreement after it has been made, the date you receive confirmation from us that the Agreement has been made on the terms identical to the terms of the unsigned copy of the Agreement you received from us prior to the date on which the Agreement was made.
Early repayment	You have the right to repay all or part of the credit early at any time.
Compensation payable in the case of early repayment	If, when you repay all or part of the credit, the repayment you have made (or the total of partial repayments you have made in the last 12 months) is more than £8,000, we can require you to pay us additional compensation because of the costs we incur. This will be 1% of the amount you repay us (or 0.5% of that amount if the Agreement has less than a year to run) or, if less, an amount equal to the amount of interest payable by you or that would have been payable by you throughout the remaining duration of the agreement. If you want us to we shall explain to you why this additional compensation is fair and how it is justified.
Consultation with a Credit Reference Agency	We must inform you immediately and without charge of the result of a consultation with a credit reference agency if your credit application is rejected on the basis of such a consultation. We will give you the details of the credit reference agency consulted.
Right to a draft credit agreement	You have a right, upon request, to a copy of the draft credit agreement free of charge, unless we no longer wish to proceed with your application at the time of your request.
The period of time during which the creditor is bound by the pre-contractual information	This information is valid on the day it has been provided to you.

5. Additional information in the case of distance marketing of financial services	
(a) concerning the creditor	
Registration number	Startline Motor Finance Limited is registered as a company incorporated in England, number 8302453  Our Interim Permission number is 660112
The supervisory authority	The Financial Conduct Authority
(b) concerning the credit agreement	
The law taken by the creditor as the basis for the establishment of relations with you before the conclusion of the credit agreement	English law
The law applicable to the credit agreement and the competent court	As above. The competent court will be the English and Welsh courts or the Scottish courts, depending on where your address in the Agreement is.
Language to be used in connection with the credit agreement	We will only communicate with you in English
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	If you are not happy with any aspect of our service, please contact us at the above address. If you disagree with the decision then made, you can refer the matter to the Financial Ombudsman Service. Details are available from us on request or from <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> .

## An explanation of your proposed hire purchase agreement with us

We are giving you this sheet to explain some of the features of your Hire Purchase Agreement. You should consider the following information carefully, together with the information set out in your Standard European Consumer Credit Information form (the "SECCI"). You can take this sheet and the SECCI away so that you can think about whether this is the best way for you to finance your acquisition of the vehicle, make sure you understand the Agreement and ask questions about anything you don't understand – see paragraph (f) below.

(a) The credit provided under the Agreement can only be used to enable us to supply to you the vehicle detailed in the Agreement.

(b) The cost to you of the credit is set out in the SECCI which is being given to you.

Please look at paragraph 3 of the SECCI where the cost to you of the credit is set out.

The rate of interest we charge you is a fixed rate of 14.98% per annum.

The rate of interest on a flat basis is 8.25%.

The total charge for credit is £1,866.40

This is made up of:

Total interest:	£1,856.40
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Acceptance Fee:	£0.00
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Credit Facility Fee:	£10.00
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The Annual Percentage Rate of Charge (the APR) is 16.1%.

You will have to pay:-

First Repayment	£259.90
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followed by 34 monthly Repayments, each of:	£259.90
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followed by 1 Final Repayment of:	£269.90
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First Repayment Date: the date falling 1 month after the date we pay the supplying dealer for the Vehicle, which we will notify to you in writing.

The first Repayment shall be made on the First Repayment Date and each subsequent Repayment shall be made on the same day of each succeeding month thereafter.

(Note: The first Repayment includes an Acceptance Fee of £0.00.

The final Repayment includes a Credit Facility Fee of £10.00 which you have to pay if you want to take title to the Goods hired)

The Total Amount Payable is £9,366.40. This includes any deposit or part exchange allowance referred to in the Agreement

(c) The vehicle is our property, not yours, until you pay us all sums payable under this Agreement and decide to exercise your option to buy it by paying the Credit Facility Fee. Until then, you must not sell it because it is not yours to sell.

You must keep the vehicle in good condition, ensure it is serviced in accordance with manufacturer's recommendations by a company approved by the manufacturer and use it properly. If you don't and the vehicle comes back to us you will have to pay us the cost of putting this right.

You must also keep it insured comprehensively for its full value. If you don't we may do this ourselves and you will have to pay us the cost.

Please read Condition 6 of the Terms and Conditions of your Agreement so that you fully understand what you have to do in relation to the vehicle.

If the vehicle is a total loss for insurance purposes you will have to pay us the outstanding amount under the Agreement. That will be the same amount as is payable on breach under the Agreement which we explain more fully at paragraph (d) below. The insurance proceeds may be enough to meet this but if they are not, you must pay the shortfall.

(d) If you fail to make any payment (or part of it) on time under the Agreement –

- you are liable for interest on the amount paid late at the rate of interest set out in paragraph (b) above;
- you are liable to pay us certain charges for failure to pay the right amounts at the right time in the right way - for example, not paying by direct debit, or for a direct debit which is not paid, or for our having to telephone you – see paragraph 3 of the SECCI for a full list of what you might have to pay;
- any part of the payment you miss will have been debited to your account with us on its due date, so you will incur interest on it at the rate of

interest set out above. As each payment includes interest, you will therefore be paying interest on interest and the total cost of the credit to you could grow quickly;

- missing payments may impair your credit rating and make obtaining credit in the future more difficult;
- we may end the Agreement, in which case we may seek to repossess the vehicle (though we can only repossess it with a court order if you have paid one-third of the Total Amount Payable set out above; in Scotland we may need a court order at any time);
- we may take legal proceedings against you to recover the sums you are due us, which may lead to your bankruptcy if you still do not pay, and to get the vehicle back. You may have to pay our costs of those proceedings;
- occasionally, if you are a homeowner, we may take action:
  - if your home is in England or Wales to obtain a charging order which means that if your home is repossessed any amounts you owe us will be paid out of the sales proceeds; or
  - if your home is in Scotland to obtain an inhibition which prevents you from selling or transferring ownership of your home or taking out any further loans secured on your home;
- if we end the Agreement, not only must you return the vehicle to us and pay us all the payments you failed to pay with interest on any late payments but you will also have to pay all the amounts still to become due under the Agreement less any rebate calculated in accordance with the Consumer Credit Act.

(e) You have a right to withdraw from the Agreement after you enter into it. If you want to withdraw you can do so at any time before the end of the period of fourteen days beginning on the day after the later of the date: (i) where we have signed the Agreement before you, the date the Agreement is made; or (ii) where we sign the Agreement after you, either (a) the date you receive a copy of the Agreement after it has been made; or (b) if we don't send you a copy of the Agreement after it has been made, the date you receive confirmation from us that the Agreement has been made on the terms identical to the terms of the unsigned copy of the Agreement you received from us prior to the date on which the Agreement was made. To exercise this right you must tell us in writing or orally that you are exercising it. If doing so in writing, the address you should write to is: Startline Motor Finance Limited, PO Box 245, Caerphilly, CF83 9EZ.

If you are doing so orally, please telephone us on the following number 02920 853 528 and ask to speak to Customer Services

We strongly recommend you do this in writing so that both you and we have a better record of your withdrawal.

If you do withdraw, you must bear in mind that you must repay us the amount of the credit within 30 days of the date of your withdrawal, together with interest at the rate of interest set out above up to the date you pay us. If you fail to pay us within 30 days, we can raise a court action for payment. Once you have paid this total amount, you will get title to the vehicle.

Please Note: after the end of the period in which you can withdraw from the Agreement, you still have a right to end the Agreement by giving us notice as set out in the Agreement and returning the vehicle to us, provided you pay off any arrears and pay us or have paid us one-half of the Total Amount Payable set out above. You may also have to pay further sums if you have not taken good care of the vehicle as required by the Agreement.

(f) If you want further explanation or information about your Agreement please get this by telephoning us on the following number 02920 853 528 and asking to speak to Customer Services.

DO NOT SIGN YOUR HIRE PURCHASE AGREEMENT UNLESS YOU ARE SATISFIED THAT IT IS SUITABLE FOR YOUR NEEDS AND THAT YOU WILL BE ABLE TO MEET THE REPAYMENTS WITHOUT UNDUE DIFFICULTY DURING THE TERM OF THE AGREEMENT.

You should take into account factors such as your income, your other financial commitments (both existing and in the future) and impact of a future change in your personal circumstances. The finance product is not suitable for you if you will not be able to make the repayments out of the income and/or available savings (without having to borrow further or sell assets to meet the repayments).

Name and Address of the Owner: Startline Motor Finance Limited of Suite 6/1, Skypark 1, 8 Elliot Place, Glasgow, G3 8EP (referred to as the "Owner" "we", "us", "our", "Startline").

Name and Address of Intermediary (if any) : Vertu - Ford Bromley, Masons Hill, BROMLEY, BR2 9HS

Name and Address of the Hirer: Ms Lucy Subaru, 54 Top Gear Lane, Test Town, X9 9LF

**The Vehicle:**

Description: Vauxhall, Corsa, 1.4i 16v (100PS) SE (a/c)  
Hatchback 5d 1398cc

Registration No: DN14KZR

Chassis No: W0L0SDL68E4183012

Date of Registration: 08-MAY-2014

New / Used: Used

Cash Price of Vehicle (incl. of VAT, if applicable)	£7,500.00
Cash Price of GAP Insurance (incl. of IPT)	£0.00
Total Cash Price	£7,500.00
Deposit (if any)	£0.00
Amount of Credit	£7,500.00
Total Charge of Credit	£1,866.40
Including:	
Interest	£1,856.40
Acceptance Fee (inc. in the First Repayment)	£0.00
Credit Facility Fee (inc. in the Final Repayment if you exercise your option to purchase the Vehicle under Condition 5.2)	£10.00
Total Amount Payable	£9,366.40

Interest Rate (per annum fixed) 14.98%

APR 16.1%

(In calculating the APR we have assumed that you do not settle this Agreement early, you make the first Repayment on the first Repayment Date and you make each other Repayment on the due date)

**Duration of this Agreement:** from the date of this Agreement until 35 months after the First Repayment date as set out below.

First Repayment Date: the date falling 1 month after the date we pay the supplying dealer for the Vehicle, which we will notify to you in writing.

**Repayment Details:**

First Repayment £259.90

followed by 34 monthly Repayments, each of: £259.90

followed by 1 Final Repayment of: £269.90

The first Repayment shall be made on the First Repayment Date and each subsequent Repayment shall be made on the same day of each succeeding month thereafter.

If any Repayment would be due on a day which is not a Business Day, it will instead be due on the next Business Day. If any Repayment would be due on a date not occurring in a particular month, it will instead be due on the last Business Day of that month. A "Business Day" is any day other than a Saturday, Sunday or English bank holiday.

**Charges:**

You must pay us all reasonable costs and expenses we incur as a result of you breaking this Agreement or our seeking repayment from you or recovering the Vehicle. These will include:

- any direct debit, cheque or other form of payment by you is dishonoured or returned unpaid, £25
- we write a letter to you because of default by you under this Agreement, £15
- we telephone you because of a default under this Agreement, £15

**Charges (continued):**

- we can vary the charges set out above if we review our general scales of administration charges because our internal costs increase. We will tell you if we do this,
- for our administration costs each time we have to deal with fines, penalties, or congestion charges etc. relating to the Vehicle see Condition 6.1.2, £25 plus VAT
- the reasonable costs we incur on correspondence or in trying to find you or the Vehicle (including all reasonable legal costs).

**Missing Payments**

Missing payments could have severe consequences: for example, missing payments may impair your credit rating and make obtaining credit in the future more difficult. We may also take legal action against you to recover sums you owe to us, which may lead to your bankruptcy if you still do not pay, and to get the vehicle back. You may have to pay our costs in these proceedings. We may end the Agreement in which case we may seek to repossess the vehicle (see also "REPOSSESSION YOUR RIGHTS" below). If we end the Agreement not only must you return the vehicle to us and pay us all the payments you failed to pay with interest on any late payments but you will also have to pay all the amounts still to become due under the Agreement less any rebate calculated in accordance with the Consumer Credit Act (see clause 12.2 for further details).

Occasionally, if you are a homeowner, we may take action:

- if your home is in England or Wales to obtain a charging order which means that if your home is repossessed any amounts you owe us will be paid out of the sale proceeds; or
- if your home is in Scotland to obtain an inhibition which prevents you from selling or transferring ownership of your home or taking out any further loans secured on your home.

**Right to Withdraw**

You have a right to withdraw from this Agreement without having to give us any reason. You have a right to withdraw from the Agreement within a period of fourteen days beginning on the day after the later of the date: (i) where we have signed the Agreement before you, the date the Agreement is made; or (ii) where we sign the Agreement after you, either (a) the date you receive a copy of the Agreement after it has been made; or (b) if we don't send you a copy of the Agreement after it has been made, the date you receive confirmation from us that the Agreement has been made on the terms identical to the terms of the unsigned copy of the Agreement you received from us prior to the date on which the Agreement was made. You must tell us either orally or in writing that you want to exercise your right to withdraw by writing to us at Startline Motor Finance Limited, PO Box 245, Caerphilly, CF83 9EZ or by calling us on 02920 853 528. We strongly recommend you do this in writing so both you and we have a better record of your withdrawal. If you withdraw, you must repay the Amount of Credit (together with interest) without delay and in any event no later than 30 days from the date you give us notice of your intention to withdraw. The amount of interest you will have to pay per day is £3.08

You must repay the Amount of Credit and interest to us by sending a cheque to the above address or by bank transfer after requesting our bank account details from us.

When you pay all the sums due to us our title in the Vehicle will pass to you.