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| --- | --- |
| **Annual Statement** | |
| <Address> | <Date> |

Dear <FullName>,

**Agreement Type:** <AgreementType>

**Agreement Reference:** <AgreementReference>

**Account Holder(s):** <AccountHolders>

**Statement for Period:** <StatementPeriodStart> to <StatementPeriodEnd>

If you have a query regarding your account or this statement, please contact our Customer Services team on 020 339 339 36. We're open from 9am to 5.30pm Monday to Friday.

|  |  |
| --- | --- |
| Vehicle Registration | <RegistrationPlates> |
| Vehicle Details | <VehicleDetails> |
| Date of the Agreement | <StartDateOfAgreement> |
| Duration of the Agreement | <AgreementTermInMonths> months |
| Amount of Credit | <Advance> |
| Rate of Interest | <APR>% (APR) |

**Settling your credit agreement early**

**You can settle this agreement in full at any time by giving us notice and paying oﬀ the amount you owe. If you wish to settle early you should contact us for a final settlement figure. You can also settle this agreement in part at any time by giving notice and paying oﬀ some of the amount you owe.**

**Termination: Your rights**

**You also have the right to end this agreement early in accordance with section 99 of the Consumer Credit Act 1974. You will not have to pay all the sums due under the agreement but you will not be entitled to retain the goods if you do this. Details were set out in your credit agreement. If you wish to terminate the agreement you should contact us for further information including any amount payable on termination.**

**Dispute Resolution**

**If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.**

**Paying less than the agreed sum**

**If you pay less than your agreed payment in most cases it is likely to take you longer and may cost you more to pay oﬀ the debt under the agreement. If you have diﬃculties making payments under your credit agreement please contact us if you have not already done so to discuss terms for the rest of the agreement. You may also want to seek advice on what to do from an independent free advice agency such as the Citizens Advice Bureau.**

**If you have any queries regarding the information within this statement please contact us by e­mail, phone or in writing using the contact details below.**

**Yours sincerely**

**JBR Capital Limited**

**Schedule of Repayments**

The following schedule details the repayments due in the next 12 months under your agreement with JBR Capital Limited. The Annual Service Charge of £60 is included in the relevant anniversary repayment.