

Ref: WLC1XE
25 July 2025

Chaminda Wijayasundara
14 Wentworth Close
WATFORD
WD17 4LW

Agreement number: 035315147

Hello Chaminda,

We are delighted that you have chosen Novuna Personal Finance for your purchase from CROCODILE PRODUCTS LIMITED.

Important information about your agreement

Your agreement type is called a 'Buy Now Pay Later Interest Bearing Credit' agreement and your deferral date is 25 January 2026. The interest rate is fixed for the duration of the agreement and accrues from the start date of the agreement. However, interest is not payable until your deferral date has passed.

The start date of your agreement is 25 July 2025 and this means that your first payment will be collected 25 January 2026 and you are not required to make any payments until this date. We will send you a reminder 6 weeks before your deferral date if you have not already settled in full by then.

You can make overpayments throughout your agreement which will reduce the total amount of interest payable.

You can also settle, in part or in full, at any time. If you settle your agreement before your deferral date, you will not pay any interest but will be required to pay an administration fee of up to £29. If you settle after your deferral date, interest is calculated from your start date on the remaining balance as of 25 January 2026 but you are not required to pay the administration fee.

Want to change your payment date? You can only do this after your deferral date has passed and you have made your first scheduled payment. The easiest way to do this is through your online account at
<https://my.novunapersonalfinance.co.uk/>

More information about your Direct Debit and payments can be found below.

Contacting you

Contacting you Where possible, we will email you information about your agreement unless you tell us that you would prefer post. Should you require it, we are able to send your post in an alternative format. We can offer:

- Audio - This will be a CD.
- Large Print - Size 18 font as standard but larger available upon request
- Braille - Grade 2

You can do this on your online account or by contacting us.

Tomorrow. Together

Keeping your personal information safe

Keeping your personal information safe We will never email you or send a text unprompted asking you to share personal information. To protect your details, if you need to send us any documentation, please either delete or cover any unnecessary banking or card information. If you are unsure on how to do this, don't hesitate to contact us.

For more information on keeping safe online, please visit
<https://www.novunapersonalfinance.co.uk/staying-safe-online/>.

Contacting us

If you need to call us, it is important that you know that telephone calls may be recorded for security purposes and monitored under our quality control procedures.

For other ways to contact us and information about our opening times please visit
<https://www.novunapersonalfinance.co.uk/contact-us/>.

Yours sincerely,



Novuna Personal Finance

Tomorrow. Together

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25 July 2025



Chaminda Wijayasundara
14 Wentworth Close
WATFORD
WD17 4LW

Service User Name: Novuna Personal Finance
Agreement Number: 035315147

Hello Chaminda,

Your Direct Debit has been set up. Here is all the information you need for your future payments.

We have accepted your Direct Debit details. Please can you check that the list below including your payment schedule is correct. If all the information is correct, you do not need to do anything. If anything is incorrect, let us know as soon as you can.

We will collect money from:

Account Name:	Wijayasundara Cham
Account number:	XXXX7877
Sort Code:	11-10-73

Your payments:

We will collect your first payment on	25 January 2026
Then each month on or after day	25
Your payments will be	339.29
Service user number	948679
The reference you will see on your bank statement	Novuna Personal Finance 035315147

What to do if your details are incorrect

The quickest way to change your details is to log into your online account. Please log on to <https://my.novunapersonalfinance.co.uk> or call 0344 3755500.

You have the right to cancel your Direct Debit at any time, just contact your bank or building society and let us know. You will find a copy of the Direct Debit Guarantee on the next page

Yours sincerely,

Novuna Personal Finance

Tomorrow. Together



The Direct Debit Guarantee

- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Novuna Personal Finance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Novuna Personal Finance to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Novuna Personal Finance or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Novuna Personal Finance asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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