

Pre-Contract Credit Information

1. Contact details	
Creditor	Mitsubishi HC Capital UK PLC trading as Novuna Personal Finance, (Novuna Personal Finance, we, or us)
Address	2 Apex View, Leeds, West Yorkshire LS11 9BH
Telephone number(s)	0344 375 5500
Credit intermediary	The supplier being, Crystal Windows & Doors Limited
Address	Unit 1, King George Close Romford, RM7 7PN
2. Key features of the credit product	
The type of credit	Fixed Sum Loan Agreement
The total amount of credit	£3,800.00
This means the amount of credit to be provided under the proposed credit agreement or the credit limit	
How and when credit would be provided	We will pay the total amount of credit to the supplier of the goods/services once they have been supplied to you.
The duration of the credit agreement	The period starting on the date of the agreement and ending on the date which is 126 months from the date of supply (and, if applicable, installation) of the goods/services
Repayments	120 consecutive monthly payments of £74.61
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs	£10,275.20
The proposed credit will be linked to the supply of specific goods or the provision of a service	Replacement Doors : £5,122.00 Total cash price: £5,122.00
3. Costs of the credit	
The rates of interest which apply to the credit agreement	19.9% per annum (fixed). 0% per annum will be charged if you repay the credit in full prior to your first monthly payment falling due, but you will have to pay an administration charge if you settle in full before your first payment is due. Interest will be charged at 0% per annum on any amounts which you repay prior to your first monthly payment falling due.
Annual Percentage Rate of Charge (APR).	19.9% (fixed)
This is the total cost expressed as an annual percentage of the total amount of credit.	
The APR is there to help you compare different offers.	
Any other costs deriving from the credit agreement.	The administration fee for early settlement is the lesser of either the interest accrued during the deferral period or £29
Costs in the case of late payments	Charges will be payable under this agreement in the following events: <ul style="list-style-type: none"> • Recalled Direct Debit Charge; £22 • Returned or Recalled cheques; £25 • Issue of a Default Notice; £25 Letters sent to you as a result of a breach of your credit agreement; £25 (but no such charge shall be made in respect of any such letters sent to you after a Default Notice has been issued, until there are no outstanding arrears on your account, when the charge shall become chargeable again until any further Default Notice is issued) Charges may also be payable for reasons stated in clauses 7a) and 8b) of the Terms of Lending of the agreement. We may vary the charges payable under this agreement by giving you reasonable notice to reflect any variation to the cost and expenses to us in carrying out these activities.
Consequences of missing payments	Missing payments could have severe consequences and may result in legal proceedings being taken against you. This could include obtaining a Court Order for a charge on your home. We will add details of your default to your record with the credit reference agencies which could also make it more difficult or more expensive for you to obtain credit.
4. Other important legal aspects	
Right of withdrawal	You will have the right to withdraw from the agreement without giving any reason, for a period of 14 days beginning on the day after the day on which you receive a copy of the executed agreement.
Early repayment	You have a right to repay the credit early at any time in full or part.
Consultation with a Credit Reference Agency	If we decide not to proceed with your credit application on the basis of information obtained from our credit reference agency, we will notify you of our decision and we will inform you that it has been reached on the basis of information held by our credit reference agency and we will provide you with details of which credit reference agency we used.
Right to a draft credit agreement	You have a right upon request to obtain a copy of the draft agreement free of charge. In the event your application is declined we will not provide you with a copy of the agreement.
5. Additional information in the case of distance marketing of financial services	
(a) concerning the creditor	
Registration number	Our Financial Services Register number is 704348
The supervisory authority	The Financial Conduct Authority
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement	The law of the country in which you are domiciled, being England, Wales, Scotland or Northern Ireland.
The law applicable to the credit agreement and/or the competent court	Our relations with you are based on the law of the country in the United Kingdom where you are domiciled, being England, Wales, Scotland or Northern Ireland and disputes may be referred to the courts of that country.
Language to be used in connection with the credit agreement	The contractual terms and conditions of the credit agreement and the information contained on this page will be supplied to you in English. Unless you and we agree otherwise all communications relating to the credit agreement will be in English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	We operate our complaint handling procedure in line with the rules and guidance of the Financial Conduct Authority. If you have a complaint about this agreement you can telephone us on 0344 375 5500, email us at complaintsteam@novunapersonalfinance.co.uk or write to us at Novuna Personal Finance, 2 Apex View, Leeds, LS11 9BH. If our complaints process has not resolved it to your satisfaction then you have a right to complain to the Financial Ombudsman Service. You can write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR or visit their website at www.financial-ombudsman.org.uk .