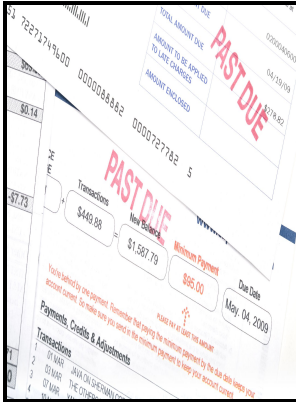


Mortgage repayment methods - a report by the Office of Fair Trading.

Office of Fair Trading - BBC News



Description: -

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Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. The position in relation to Agreements 11-13 is, I believe, different because they do extend the circumstances in which members may terminate before the end of the minimum period.

The Office of Fair Trading v Ashbourne Management Services Ltd & Ors

In that case the court was concerned with three appeals relating to the purchase of timeshare apartments abroad one in Portugal and two in Spain. The defendants dispute that agreements between gym clubs and consumers in the form of any of Ashbourne's standard form agreements are consumer credit agreements within the meaning of section 8 of the CCA, but accept that, if they are, then they are regulated agreements which have not been properly executed.

Office of Fair Trading warns debt firms: Shape up or else!

The OFT also contends that even if the minimum period term is part of the main subject matter of the agreement it may still be assessed for fairness by reference to the consequences of earlier termination.

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Clearly, it is not easy. This process has been so extensive that I now have before me no fewer than 13 versions of those agreements. In the Abbey National case the Supreme Court was, of course, only concerned with the scope of paragraph b of regulation 6 2.

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