@Date@

@CustomerName@

@Address1@

@Address2@

@Address3@

@Address4@

@Postcode@

Agreement number – @LoanRefNum@

Dear @CustomerName@

This is a statement under section 77A of the Consumer Credit Act 1974 in relation to your Credit Agreement (number). This statement relates to the period @StartPeriod@ until @EndPeriod@.

The date on which the agreement became executed was @LoanDate@

The duration of the agreement is @LoanTermMonths@ months from the date the agreement was executed.

The amount of credit provided to you under the agreement was £@LoanAmount@

The monthly interest rate is @MonthlyInterestRatePercent@% which is equivalent to @AnnualInterestRatePercent@% per annum.

Interest accrues on a day to day basis on the outstanding balance of the loan principal at the relevant monthly rate shown above, calculated according to the number of days in the month elapsed and the actual number days in the relevant month. Accrued interest is payable monthly at the end of each relevant month. Accrued interest is never added to the loan principal.

For interest calculation purposes, the beginning and end of each month are determined according to the date on which the loan was made. For example, if the loan was made on the 10th of a calendar month, months commence on the 10th of each calendar month during the loan term and end on the 9th of the following calendar month.

@ScheduleTable@

**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.

**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.

Please note that the figures set out above relate only to your credit agreement and do not include any sums paid or payable by you in respect of any separate agreement for insurance or services (even though that agreement may have been set out on the same document as your credit agreement).

If you have any queries regarding the above statement, please contact us on 02037693128

Yours sincerely

Sharone Perlstein

EZBob Ltd. Director

If we send you information about our services, we will remind you at least every three years that you can ask us not to send you this information. This is on top of your rights under the Data Protection Act 1998.

ezbob is a trading name of EZBob Ltd., telephone: 02037693128

36 Soho Square

London W1D 3QY

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**Understanding your Annual Statement A guide**

The enclosed Annual Statement details the transactions on your account during the last year. We appreciate that these Statements can be confusing so the following guide attempts to answer some of the queries commonly raised and to provide an explanation of the terms used in the Statement.

1. Why have I received an Annual Statement?

The Consumer Credit Act 1974 lays down rules requiring information to be given to borrowers during the lifetime of a regulated consumer credit agreement. The requirements were enhanced from 1 October 2008 as a result of changes to Consumer Credit Legislation. The enclosed Annual Statement has therefore been sent to you to comply with these statutory regulations.

2. What do I need to do now?

Nothing. The statement is required to be sent to you each year on the anniversary of your agreement start date and is for information purposes only.

3. What is the 'amount of credit'?

This is the amount you borrowed and does not include any interest payable under the agreement or any administration charges that may be payable.

4. How is the 'opening balance' calculated?

This is the amount of credit plus any interest and administration charges, less any payments made up to the start of the period covered by the Statement.

5. What is the 'closing balance'?

This is simply the sum of outstanding under the agreement as at the end of the period covered by the Statement.

6. The amount collected by Direct Debit each month differs from the figure shown in the Statement - why is this?

The Regulations mentioned above are specific about the types of transactions to be shown on the Statement, and what must not be shown. If you pay, for example, monthly premiums for Credit Protection Insurance, these cannot be included on the Statement.

If you should have any further queries or concerns with your Statement then please do not hesitate to contact us by phone or by email to [customercare@ezbob.com](mailto:customercare@ezbob.com)

If we send you information about our services, we will remind you at least every three years that you can ask us not to send you this information. This is on top of your rights under the Data Protection Act 1998.