

Standard European Consumer Credit Information (SECCI)

Your name:
Your address:

Proposed Conditional Sale Agreement: Your agreement reference

To Creditplus,

I/we confirm that before signing the conditional sale agreement I/we had adequate time to read and understand the SECCI and the draft conditional sale agreement and received from the credit intermediary and/or credit intermediary representative and/or your staff, explanations of the draft agreement including the matters set out in (a)-(l) below, which I/we consider to be clear and adequate.

I/We confirm that all our questions have been answered to my/our satisfaction, in particular:

- (a) that I/we have received a loan quotation (Standard European Consumer Credit Information / SECCI);
- (b) whether the agreement and the credit to be provided under the agreement is suitable for my/our needs and financial situation;
- (c) your continued ownership of the Goods under the agreement until all payments due to you have been paid;
- (d) my/our right of withdrawal from the conditional sale agreement during the period of 14 calendar days following receipt of a copy of the executed agreement to allow me/us to assess a fair market price was obtained;
- (e) how much I/we will have to pay each month and in total and where these amounts are stated in the agreement;
- (f) the features of the agreement which might be considered to carry a particular risk which I am/we are unlikely to foresee and, if so, the effect they might have on me/us;
- (g) the necessity of making prompt payment of all sums due to you and the consequences of my/our failing to make payment at the times required;
- (h) the likelihood of legal proceedings which could lead to the loss of my/our home if I/we fail to keep to the terms of the agreement;
- (i) my/our right to take away and consider the information and ask any further questions before the agreement is made;
- (j) my/our right to withdraw from the agreement (j), how I/we may do that and what I/we must do then;
- (k) that I/we have received documents which explain the items listed above;
- (l) the availability of further explanations or information by telephoning 08717 502495

Signed by the Customer/s:

Date of signature/s: