

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974	
Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA and	
Title: Forenames: Surnar	ne:
Address:	
Credit intermediary:	
I manetar Betaris.	This is a month agreement payable by a first instalment of £ on
Amount of Credit (Good/Services) £	followed by monthly instalments of £ payable on the same
Amount of Credit (mountaines, warranty)	date of each succeeding month and a final instalment of £ on Goods
Total Amount of Cledit	Cash Price £
Total Amount Payable (Goods/Services) £	Cash Price £
Total Amount Payable (Insurance/Warranty) £ Total Amount Payable £	2
Total Amount Payable £	Cash Price £
We will pay the amount of credit directly to the credit intermediary (the supplier of	Cash Price £
the goods/services) on your behalf once your goods have been obtained by you.	Other Insurance/Warranty Cash Price £
You will not receive the credit directly.	Total Cash Price £
APR %. The total amount payable is not greater than the total cash price of	Deposit £
the goods or services	
	ent. It is calculated from the date of the Agreement on the amount of credit outstanding from
time to time, throughout the duration of this Agreement, on the assumption that each of the instalments stated above will be paid on the due date for payment. If you do not additional interest may be payable as noted below. Interest will be paid by you as part of each instalment. If you make the Special Offer Date Payment no interest will be payable and the rate of interest	
will be 0% per annum  You have the right under Section 77B of the Consumer Credit Act 1974 at any time during the d	uration of the Agreement to receive on request, and free of charge, a statement in the form of a
You have the right under Section 77B of the Consumer Credit Act 1974 at any time during the duration of the Agreement to receive on request, and free of charge, a statement in the form of a table showing: the details of each installment owing under the Agreement; the date on which each installment is due, including the amount and any conditions relating to the payment of the installment; and a breakdown of each installment showing the amount of the capital repayment, the amount of the interest payment and the amount of any other applicable charges.	
Charges:  We may charge the following; A default fee of £30 each time a payment is missed and/or failed o	
date of payment at the interest rate shown above; Any reasonable legal costs and expenses incurred by us in endeavouring to collect any unpaid and overdue instalments, or which are incurred by	
us in exercising our rights under the Agreement. These charges may be amended by us from time to time. See clause 3 of the terms and conditions also. Missing payments could have severe consequences and make obtaining credit more difficult. Legal proceedings and enforcement action may be taken against you for the recovery of that debt and our reasonable legal costs and	
expenses.	
Important Information	
A commission may be payable by us to the Credit intermediary who introduced this transaction to us and they will advise you if this is the case before you enter into the agreement. Under the Consumer Credit Act 1974 you have the right to withdraw from this Agreement without having to give any reason. This right commences on the day after the day on which you receive a copy of the	
executed Agreement and continues for 14 days from that day. To withdraw you must notify us that	you intend to do so by writing to us at Customer Services, Creation Consumer Finance Limited,
Chadwick House, Blenheim Court, Solihull B91 2AA or by telephoning us on 0371 402 8905 interest rate shown. This must be paid within 30 calendar days of you giving us notice of withdraw	
Please ensure that you send payment to Banking Department, Creation Consumer Finance Lir	nited, Chadwick House, Blenheim Court, Solihull B91 2AA marked for the attention of Customer
Accounts Co-ordinator. Alternatively you may call us on 0371 402 8905 to pay this amount by telep You may have a right to sue the supplier of the goods or us (or both) if you have received unsatisfac	
£30,000.	tory goods of services paid for under the Agreement costing more than 2100 and less than
You have a right under Section 94 of the Consumer Credit Act 1974 to repay all or part of the out	
you must contact us at Customer Services, Creation Consumer Finance Limited, Chadwick House, Blenheim Court, Solihull B91 2AA and inform us of your intention and you must pay us such amounts.	
If you are dissatisfied in relation to this Agreement you have the right to complain to the Financial Ombudsman Service at Exchange Tower, London E14 9SR.	
Telephone 0207 964 1000. Website: www.financial-ombudsman.org.uk.  You are entering into a legal agreement which requires you to make regular repayments. You should	consider your ability to meet these repayment obligations.
Use of Information: The personal information we have collected from you will be shared with fraud prevention agen-	cies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is
detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection	
rights, can be found at www.cifas.org.uk or ask us for a copy.	ies (CRAs) and they will give us information about you, such as about your financial situation and
financial history. We do this to assess affordability creditworthiness and product suitability check your identity, manage your account, trace and recover debts and prevent fraud and criminal	
activity. We may also search the files of the Land Registry we will continue to exchange information about you with CRAs while you have a relationship with us, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other	
financial associates. The CRAs will place a search footprint on your credit file when we make a search and this may be seen by other lenders. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.experian.co.uk/crain, www.transunion.co.uk/crain,	
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www.equitax.co.uw.ctain. 10 access our Data 110tection Notice go to www.creation.co.uw/about-us/data-protection-notice	
I confirm that I have received the Pre-Contract Credit Information and the important information	
Calls may be recorded. Calls charged at basic rate. The number provided may be included as part of any inclusive call minutes provided by your phone operator.	
This is a Cradit Agraement regulated by the Consumer Cradit Act 1074 Sign it call if	Signed on babalf of Creation Concumer Finance Limited
This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.	Signed on behalf of Creation Consumer Finance Limited:
Signature of Customer:	
Date of Signature:	Date of this Agreement:

Instruction to your Bank or Building Society to Pay by Direct Debit	
Creation Consumer Finance Limited, 4th-6th Floor Wellington Buildings, 2-4 Wellington Stroname of Bank/Building Society	pet, Belfast, BT1 6HT
Address of Bank/Building Society	Service User   9   6   1   8   8   9
	Instruction to your Bank or Building Society Please pay Creation Consumer Finance Limited Direct Debits from the account detailed in this
	Instruction subject to the safeguards assured bu the Direct Debit Guarantee. I understand that this Instruction may remain with Creation Consumer Finance Limited and, if so, details will be passed electronically to my Bank/Building Society.
Name(s) of account holder(s)	By signing this Agreement I agree to make payments by Direct Debit from the bank account shown in this section and confirm that I am authorised to do so.
Bank/Building Society Account Number Branch Sort Code	Reference
	Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

CAIFDD/1121

Creation Consumer Finance Limited. Registration Northern Ireland: NI032565. Registered Office: 4th-6th floor Wellington Buildings, 2-4 Wellington Street, Belfast, BT1 6HT. Authorised and regulated by the Financial Conduct Authority (FRN 311518), The Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN is the supervisory authority for consumer credit agreements.