

1. Contact Details

Creditor: Address: Telephone number(s): E-mail Address:	
Credit intermediary: Address:	

2. Key features of the credit product

The type of credit:	Fixed Sum Loan Agreement (to finance the purchase of goods and services).
The total amount of credit: This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	
How and when the credit would be provided.	You will obtain the credit when both you and we have signed the credit agreement, we have told you that we have accepted it and the Credit Intermediary has told us that the goods have been delivered. We will pay the Credit Intermediary (the retailer) named above so you will not receive the funds directly.
The duration of the agreement:	
Repayments:	
The total amount you will have to pay: This means the amount you have borrowed plus interest and other costs.	
The proposed credit will be linked to the supply of specific goods or the provision of a service. Description of goods/services: Cash Price:	

3. Costs of the credit

The rate of interest which applies to the credit agreement.	
Annual Percentage Rate of Charge (APR). This is a total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	

4. Related Costs

Charges for using a specific payment method:	
Any other costs deriving from the credit agreement: Conditions under which the above charge can be changed.	
Costs in the case of late payments:	
Consequences of missing payments:	If you miss a payment you will incur extra charges, your credit record may be affected and you may find it harder to borrow again from us or another lender. We may also take legal action against you and we may apply for a charging order over your home.