

Important Information from the Finance Company

This information is provided in relation to the proposed agreement ("our agreement") we will send you if your credit application is approved. It only applies if, for the purpose of our agreement, you have not met and do not meet us, or our intermediary ("the retailer"), in person before our agreement is made.

We are Moneyway, a finance company, of One Arleston Way, Solihull, West Midlands B90 4LH. Moneyway is a Trading name of Secure Trust Bank Limited. We are authorised and regulated by the Financial Services Authority. We are licensed by the Office of Fair Trading and a member of the Finance and Leasing Association.

Pay4Later Limited is an intermediary that operates a secure online finance gateway between retailers and us. Their address is 133 Houndsditch, London, EC3A 7BX. Pay4Later is licensed by the Office of Fair Trading (Consumer Credit Licence: 0616240).

The retailer is a credit broker and if he has not already done so, he will provide you with his name and address.

Our agreement is to provide you with a loan to finance your purchase of the goods and services (if any) described in it.

The total price for the loan will be the Total Loan Amount plus the Total Charge for Credit, as set out in our agreement. This may vary if you do not pay all monthly instalments on their due date or if the Interest Rate is varied. The arrangements for payment and performance of our agreement are set out in it.

Amount Payable On Early Settlement

You may settle this Principal Agreement at any time by paying off the amount you owe, which may be reduced by a rebate. Examples indicating the amount you have to pay appear in the agreement. The examples are illustrative only and are based on the assumption that all instalments are up to date. No account has been taken of any variation to this agreement.

Cancellation Rights

Once this agreement has been signed by both you and ourselves/our agent, you have a 14 day period in which to cancel the agreement. If you wish to cancel please notify us in writing at the following address: Moneyway Retail Finance, One Arleston Way, Solihull, West Midlands B90 4LH, by faxing 0121 683 6432 or by emailing lending@moneyway.co.uk

Charges

We may charge you default interest in accordance with clause 5 of the agreement. We may also require payment of our reasonable charges for (a) processing any payment made other than by direct debit; (b) sending arrears letters, reminders or documents to which you are not entitled; (c) arrears telephone calls; (d) tracing you if you move address without notifying us; (e) cheques, standing orders or direct debits which are dishonoured, stopped or not paid by you; or (f) late payment charge. Where known at the date of the agreement, our costs for the above are, for (a) £10.00, for (b) £20.00, for (c) £20.00, for (d) £30.00, for (e) £20.00, and for (f) £20.00 and otherwise as notified to you. Please see also clause 5 of the agreement - costs for enforcing this agreement.

Missing Payments

Missing payments could have severe consequences and make obtaining credit more difficult.

Complaints

If you would like to make a complaint about the goods and/or services we are contracted to supply to you, in the first instance please call our customer services team on 0845 111 7107 who will try and resolve any problems. If you are dissatisfied with the result of that complaint, then please contact our Chief Executive Officer in writing at the address shown above. If the Chief Executive Officer is unable to assist or if you feel the complaint has not been satisfactorily resolved, then you may refer it to the Financial Ombudsman for further attention. In any event, you have the right to make a direct complaint to the Financial Ombudsman if we have not dealt with your complaint satisfactorily within eight weeks. The Financial Ombudsman can be contacted on 0845 080 1800 or in writing at The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or by email at complaint.info@financial-ombudsman.org.uk. If you would like more information about complaints, please call our customer services team for written details of the Financial Ombudsman Service.

Important - Read This Carefully To Find Out About Your Rights

The Consumer Credit Act 1974 lays down certain requirements for your protection, which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without getting a court order. The Act also gives you a number of rights:

- You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement which may be reduced by a rebate. Examples indicating the amount you have to pay appear in the agreement.
- If you received unsatisfactory goods or services paid for under this agreement you may have a right to sue the supplier, us, or both.
- If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us.
- If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.