

**PRE-CONTRACT CREDIT INFORMATION**  
(Standard European Consumer Credit Information)

**1. Contact Details**

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|--------------------------------------------|------------------------------------------------------------------------------------------------------|
| Creditor:<br>Address:<br>Telephone Number: | Omni Capital Retail Finance Limited<br>Oak House, Reeds Crescent, Watford, WD24 4QP<br>0333 240 8317 |
| Credit Intermediary:<br>Address:           | [Retailer Name]<br>[Retailer Address]                                                                |

**2. Key Features of the credit product**

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| The type of credit.                                                                                                                    | Fixed Sum Loan Agreement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| The total amount of credit.<br>This means the amount of credit to be provided under the proposed credit agreement or the credit limit. | £[Loan Amount]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| How and when credit would be provided.                                                                                                 | We will pay the amount of credit directly to the Credit Intermediary named above for the purpose of financing the purchase of the goods/services described below.                                                                                                                                                                                                                                                                                                                                                                                            |
| The duration of the credit agreement.                                                                                                  | [Loan Term] months from the date the agreement is made.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Repayments.                                                                                                                            | A first instalment of £[1 <sup>st</sup> Monthly Payment], followed by [No. Instalments less 1] monthly instalments each in the sum of £[Monthly Payment]. Each monthly instalment is due and payable on the same day of each consecutive month, or where there is no equivalent day, the last day of that month (and where an instalment falls due for payment on a non working day, that instalment shall become payable on the next working day), commencing one month from the date of this agreement or such later date as we may inform you in writing. |
| The total amount you will have to pay.<br>This means the amount you have borrowed plus interest and other costs.                       | £ [Total Amount]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| The proposed credit will be linked to the supply of specific goods or the provision of a service<br>Description of goods/services.     | [Description of Goods]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Cash Price.                                                                                                                            | [Price]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

### 3. Costs of the credit

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| The rates of interest which apply to the credit agreement.                                                                                                                                  | [Monthly rate of interest] % per month. This is a fixed rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Annual Percentage Rate of Charge (APR)<br>This is the total cost expressed as an annual percentage of the total amount of credit.<br>The APR is there to help you compare different offers. | [APR] % APR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Related costs                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Charge for using a specific payment method.                                                                                                                                                 | All payments (including payments to settle your account) made by credit or charge card will attract a 2.5% fee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Any other costs deriving from the credit agreement.                                                                                                                                         | If any card payment is declined or recalled, or any cheque or postal order is not honoured, we may charge you £12.00 on each occasion that this occurs.                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Costs in the case of late payments.                                                                                                                                                         | If you fail to pay an instalment by its due date, we may charge you £12.00 for each occasion that this occurs. We may also charge you interest on the late payment of the whole or part of any instalment from the date it fell due for payment until its actual payment, whether before or after judgment, at the interest rate shown above. We will charge you all reasonable costs incurred in the enforcement of our rights under this agreement, including costs we incur in tracing you if you change your address without telling us, any costs of using a collections agency and any legal costs. |
| Consequences of missing payments.                                                                                                                                                           | Missing payments could have severe consequences for you, including but not limited to, legal action which may incur further costs (see above) and the possibility that your home may be repossessed. Missing payments may make obtaining credit more difficult for you in the future as we may report any non-payment to credit reference agencies.                                                                                                                                                                                                                                                       |

### 4. Other important legal aspects

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| Right of withdrawal.                                                                      | You have the right to withdraw from the credit agreement before the end of 14 days beginning with the day after the day on which you receive a copy of the executed agreement.                                                                        |
| Early Repayment.                                                                          | You have the right to repay all or part of the credit early at any time.                                                                                                                                                                              |
| Consultation with a Credit Reference Agency.                                              | If we decide not to proceed with your application for credit as a result of information obtained from a credit reference agency, we will tell you that it has been refused on that basis and give you details of the credit reference agency we used. |
| Right to a draft credit agreement.                                                        | You have the right to receive, on request, a copy of the draft credit agreement, free of charge unless we no longer wish to proceed with your application at the time of your request.                                                                |
| The period of time during which the creditor is bound by the pre-contractual information. | 30 days from the date you receive this information.                                                                                                                                                                                                   |

**5. Additional information to be given in the case of distance marketing of financial services**

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| <b>(a) concerning the creditor</b>                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Registration Number.                                                                                                        | Financial Conduct Authority Interim Permission Number : 0649286<br>Company Registration Number : 07232938                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| The supervisory authority.                                                                                                  | The Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>(b) concerning the credit agreement</b>                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the contract. | The laws of England and Wales will govern the terms of the loan agreement and any disputes will be subject to the non-exclusive jurisdiction of the English courts.                                                                                                                                                                                                                                                                                                                                                                                                             |
| Language to be used in connection with the credit agreement.                                                                | Information and the contractual terms will be provided in English. We will communicate with you in English throughout the duration of the credit agreement.                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>(c) concerning redress</b>                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Access to out-of court complaint and redress mechanism.                                                                     | If we do not deliver the standard of communication that you expect, or if you think we have made a mistake, you should speak to us by contacting us on 0333 240 8317. If we are unable to resolve your complaint to your satisfaction, you have the right to complain to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. Tel: 0800 023 4567<br>E-mail: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a><br>Website: <a href="http://www.financialombudsman.org.uk">www.financialombudsman.org.uk</a> |