


Title	First Names in full	Surname
MR	Grant	Taylor-Hill
Customer's address details		
Flat No/House Name		
House No. & Street	72 REEDSFIELD ROAD	
District		
Town/City	ASHFORD	Postcode TW15 2HE
Customer Details (must be a UK resident for at least 12 months)		
Time at Present Address	1 Years	4 Months
Home Telephone Number	07535 505773	
Mobile Number	07535505773	
Email Address	grant.taylor@gtwriting.com	
Marital Status	Married	Date of Birth 05021993
Previous Address including Postcode (if less than 3 years at present address)		
Flat No/House Name		
House No. & Street	23 SWEEPS DITCH CLOSE	
District		
Town/City	STAINES-UPON-THAME	Postcode TW18 2RU
Property Information		
Accommodation type	Tenant Unfurnished	
Do you have a mortgage in your name at the application address? NO		
Employment Details		
Emp Status	Employed	Gross Income £36,000.00
Employer's name DAZN Group		
Branch/Dept (where you work)		
Address		
	Hammersmith	
Contact No. at work	07535 505773	
Time with this employer	5 Years	1 Months
Early Repayment		
You have a right to repay the credit early at any time in full or partially. You will need to give us notice. You can do this by calling us on 0344 375 5500.		
Missing Payments		
Missing payments could have severe consequences and may result in legal proceedings being taken against you. This could include obtaining a Court Order for a charge on your home. We will add details of your default to your record with the credit reference agencies which could also make it more difficult or more expensive for you to obtain credit.		
Statement of Account		
You have the right to receive, on request, and free of charge, at any time throughout the duration of the agreement a statement in the form of a table showing - a) the details of each instalment owing under the agreement; b) the date on which each instalment is due and the amount; c) a breakdown of each instalment showing how much comprises - i) capital repayment, ii) interest payment, and iii) if applicable, any other charges.		
Ombudsman Scheme		
If you have a complaint about this agreement and our complaints process has not resolved it to your satisfaction then you have a right to complain to the Financial Ombudsman Service. Their website is www.financial-ombudsman.org.uk .		
Your Rights		
You may have the right to sue the supplier, us or both if you have received unsatisfactory goods or services paid for under this agreement costing £30,000 or less. If the cash price of the goods and/or services is more than £30,000 and they are not supplied, are supplied only in part or do not conform with the contract, you have the right to seek redress from us, if you are unable to obtain redress from the supplier. This credit agreement finances the supply of specific goods and/or services. The Financial Conduct Authority is the supervisory authority under the Consumer Credit Act. Their address is 12 Endeavour Square, London, E20 1JN.		
Your Right To Withdraw From The Agreement		
You will have the right to withdraw from the agreement, without giving any reason, for a period of 14 days. The 14 day period will begin on either (a) the day after the agreement is made (which is when it is signed on our behalf at the same time as you sign) or, if later, (b) the day after you receive confirmation that your finance agreement has been accepted, without any changes to the form that you have already signed and retained. You can do this by giving notice to us, either orally or in writing. The telephone number to call is 0344 375 5500 and the address to write to is Hitachi Personal Finance, 2 Apex View, Leeds, LS11 9BH. If you give us notice of withdrawal, the agreement and any ancillary service contract will be treated as if it was never entered into. You must then repay to us without delay (and no later than 30 days after giving us notice) any credit provided. You may repay the credit by credit card or cheque.		
Signed for and on behalf of Hitachi Personal Finance		
X		

Supplier (credit intermediary) name and full address including Postcode		
Address	Ocuk Limited, 5, Lymedale Cross, Lower Milehouse Lane, Lymedale Cross Industrial Estate, Newcastle-under-Lyme, Staffordshire, ST5 9EN	
Supplier No	70001700	Ocuk Limited
Order No	4292790	
Proof of residence	Delivery	
Proof of signature	Y	
Description of Goods/Services and Credit		
noblechairs HERO Gaming Chair - Fallout Vault-Tec Warranty	£	405.29
Total Cash Price	£	0.00
Advance Payment (Deposit)	£	405.29
Amount of Credit (the Amount of Credit will be paid by us to the supplier once the goods have been supplied to you.)	£	4.06
Total Charge for Credit	£	401.23
Total Amount Payable	£	217.97
	£	623.26
Interest Charges		
Interest Rate	13.6 % per annum.	APR 19.9 %.
The interest and APR are calculated on the assumption that you will make each monthly payment on its due date. Interest at the above Interest Rate has been calculated in advance on the Amount of Credit and applied on the date of the agreement.		
Repayments		
Duration of the agreement	48 months.	Under this agreement you will pay 36 consecutive monthly payments of £ 17.20 commencing 12 months after the date of supply (and, if applicable, installation) of the goods/services. Subsequent payments will be due on the same date in each month. We will tell you in writing the date on which the first monthly payment will become due. If by the Deferred First Payment Date you have paid us the Amount of Credit in full, you will not have to pay any interest but you will have to pay an administration fee of £29.00. We will send you a reminder before the Deferred First Payment Date.
Additional Charges		
Charges will be payable under this agreement in the following events: • Recalled Direct Debit Charge; £22 • Returned or Recalled cheques; £25 • Issue of a Default Notice; £25 • Letters sent to you as a result of a breach of your credit agreement; £25 (but no such charge shall be made in respect of any such letters sent to you after a Default Notice has been issued, until there are no outstanding arrears on your account, when the charge shall become chargeable again until any further Default Notice is issued) Charges may also be payable for reasons stated in clauses 7a) and 8b) of the Terms of Lending of the agreement. We may vary the charges payable under this agreement by giving you reasonable notice to reflect any variation to the cost and expenses to us in carrying out these activities.		
Declaration by Customer		
By signing this agreement you are declaring: • that you agree to the terms set out on this page and the Terms of Lending provided overleaf; • that the information you have given to us is correct; • if you have provided information about your partner, that you are entitled to do so; • that you realise that we may rely on the information provided to decide whether we should make this agreement and; • that you have received a form headed "Pre-Contract Credit Information" relating to this agreement and have been given a detailed explanation of the agreement.		
Important - Use of Your Information		
We will obtain information about you from credit reference and fraud prevention agencies to help make decisions about you and we will record information about you with them. It is important that you read the "Use of Your Information" notice overleaf before you sign.		
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.		
Signature of Customer		
X		
on / / which is the date of this agreement.		

INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT



To the Manager Santander
Address SANTANDER BANK ACCOUNT BRIDLE ROAD
BOOTLE MERSEYSIDE

Name of account holder MR G A TAYLOR
Account Number 85007662 Sort Code 090127
Originator's Identification Number 9 4 8 6 7 9
Originator's Agreement Number

Signature(s) of Customer(s) X

Date(s) of Signature(s) / /

Instruction to your Bank or Building Society
Please pay Hitachi Capital Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hitachi Capital and, if so, will be passed electronically to my Bank/Building Society. Banks and Building Societies may not accept direct debit instructions for some types of account.

TERMS OF LENDING

1. Definitions

"We/us", means Hitachi Personal Finance.

"You", means the customer named on the front page of this agreement.

2. Loan

We will lend the Amount of Credit as set out on the front page of this agreement.

3. Payments

- You agree to pay the monthly payments shown in the agreement to us by Direct Debit or such other payment method as we may, in our discretion, allow.
- Any advance payment (deposit) must be paid by you to the Supplier before this agreement is made.
- You may make extra payments at any time.

4. Early Settlement

- As well as any Early Repayment Option mentioned on the front page of this Agreement, you can settle this agreement early at any time, in part or in full, by paying us some or all of the amounts you owe us. We will take account of any rebate to which you may be entitled under the Consumer Credit Act 1974. For the purpose of calculating the rebate, the settlement date will be taken to be 28 days after the date you tell us you want to settle (unless the duration of the agreement is longer than 12 months, in which case we may defer the settlement date by a further 30 days).
- If you wish to settle your agreement in part, please tell us. If we receive a payment which is more than your normal monthly payment, we will treat the surplus amount as a partial early settlement unless you tell us otherwise. Your monthly payments will remain the same but we will reduce your last payment and/or the duration of the agreement by adjusting the number of payments, depending on the amount you repay early.

5. Default

If you fail to pay any monthly payment on its due date, or if any information about you which you provide proves significantly incomplete or inaccurate, or if without our consent you cancel or do not complete a valid Direct Debit Instruction, then we shall be entitled, after the expiry of proper notice, to demand immediate payment of the unpaid balance of the total debt.

6. Supplier

You authorise us to pay the Amount of Credit to the Supplier as soon as the goods/services have been supplied or to inform the Supplier if we refuse to enter into this agreement.

7. Our Expenses

- You must pay our reasonable expenses and those of our agents (including legal costs) for taking steps, including a personal visit or court action, to recover any payment due under the agreement.
- We may vary the charges payable under this agreement by giving you reasonable notice to reflect any variation to the cost and expenses to us in carrying out these activities.

8. Information about you

- You must notify us in writing of any changes of address.
- You must pay us on demand the amount of any reasonable expenses or cost incurred as a result of any misleading or inaccurate information given in connection with this agreement or if you fail to notify us of any change of address and we have to trace your address.

9. Allocation of Payments

If any payment you make to us is insufficient to pay off the amount then due to us we will allocate such payment against the different types of transaction which make up the amount due to us in the following order:

- any arrears on your account.
- any additional expenses and charges due under clauses 3c), 7, or 8b) above.
- the monthly payment due on your account.

10. Relaxing the terms of the agreement

If we temporarily relax the terms of the agreement, for instance, by giving you more time to pay, we may at any time decide to enforce the terms more strictly again. Our rights under the agreement will not be affected as a result of any such concession.

11. Assignment

We may assign our transfer or rights under the agreement to an entity that is appropriately authorised. If we do so your rights under the agreement will not be altered by this assignment or transfer.

12. Date of agreement

The agreement will only become binding when it is signed by both you and on our behalf. It will be made on the date it has been signed by the second party to sign it.

13. Telephone Recording

Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

14. Governing Law

Our relations with you are based on the law of the country in the United Kingdom where you are domiciled, being England, Wales, Scotland or Northern Ireland and disputes may be referred to the courts of that country.

USE OF YOUR INFORMATION

The personal information we have collected from you will be shared with fraud prevention agencies 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 by visiting www.CIFAS.co.uk

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take services from us we may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at <https://www.hitachipersonalfinance.co.uk/privacy-policy/crain>.

This is also accessible from each of the three CRAs:

Callcredit www.callcredit.co.uk

Equifax www.equifax.co.uk

Experian www.experian.co.uk

or you can obtain a copy of this information by asking the person who is responsible for supplying you with the goods financed under this agreement.

Hitachi Personal Finance is a trading style of Hitachi Capital (UK) PLC. Authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 704348.
Registered Office: Hitachi Capital House, Thorpe Road, Staines-upon-Thames, TW18 3HP Registered in Cardiff No. 1630491

This guarantee should be retained by the Payer.

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Hitachi Capital will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Hitachi Capital to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Hitachi Capital or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when Hitachi Capital asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

