

**You Must** \* If you change your address or telephone number, tell us within 14 days \* If you change your name, tell us within 14 days \*

**As A Result** \* all notices and statements given to you in person or left at, or sent to your address or last known address shall be considered validly given. If sent by prepaid first class post they shall be considered received by you within 2 working days after posting \* if two or more people are named as the customer, the liability of each shall be joint and several. This means that each person can be fully responsible for all responsibilities set out in this agreement \* signature to the agreement acknowledges: **a)** that you received prior to signing the agreement the Pre Contract Information **b)** receipt of a true copy of the agreement **c)** that the money received is for the personal use of the customer

**You May** \* be entitled to a rebate in accordance with the Regulation 95 of the Act if you repay early in part or full \* if you wish, tell us that any or all you payments under this agreement are to be collected by us from your home or the home of a person making payment on your behalf

**You Have A Right** \* to a statement of account showing details of each instalment paid, the date on which instalment is made, the amount of any arrears. The Loan amount, Charge and repayment terms.

**You Agree** \* to pay the Lender the instalments set out in the Loan Agreement \* your 'Type of Credit' is described as 'home collected' and to allow a representative calling on you in your home to collect repayments \* that we will make a Credit Reference and Fraud Prevention Agency search and this may be recorded by the Agency concerned and shared with other lenders \* that we may provide positive, and default data to Credit Reference Agencies on a regular basis \* If you default or are suspected of fraud, that other lenders may use this information about you and others with whom you are financially linked for credit assessment, debt tracing, fraud and money laundering prevention.

**Your Data May Be Used** \* for other purposes for which you give your specific permission \* in very limited circumstances, when required by law or where permitted by the Data Protection Act 1998 \* to manage your account \* to make collections \* for statistical purposes, surveys and research \* if we transfer, charge or assign this agreement to a third party or if we use a third party to manage any aspect of this agreement we will pass your information to them \* by our appointed Credit Reference Agencies, whom you have a right to be told which Agencies we are using, and may remain on file for 6 years after they are closed, whether settled by you or defaulted \* by the FCA when we report your personal data to them

**We May** \* contact you by mail, telephone or via the internet \* if we temporarily relax the terms of the agreement at any time, decide to enforce the terms strictly again \* allow another person to take over our part of the agreement. That person will then take over all rights and responsibilities under this agreement \* acting reasonably end the agreement, after giving any written notice required by law if **a)** you fail to keep any part of the agreement **b)** you commit an act of bankruptcy (such as failing to pay a debt as ordered by a court) **c)** you have given false information in connection with this agreement

**English Law** The Credit Agreement shall be deemed to be made in England and shall be subject to English Law and the parties agree to submit to the non-exclusive jurisdiction of the English Courts.

#### **IMPORTANT CONTACTS**

**Supervisory Authority (under the Act)** Financial Conduct Authority (FCA) 25 The North Colonnade Canary Wharf London E14 5HS  
Tel: 020 7066 1000

**All Complaints** should be made to us in the first instance and those we cannot resolve may be referred by you to:

The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR Tel: 08000 234567

#### **Data - how to find out more**

For full written details of how your data may be used please contact the Consumer Credit Association or the agencies below (they will charge you a small statutory fee):

\* Call Credit Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0870 0601414 or visit [www.callcredit.co.uk](http://www.callcredit.co.uk)

\* Equifax PLC Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0870 0100583 or visit [www.myequifax.co.uk](http://www.myequifax.co.uk)

\* Experian Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0870 2416212 or visit [www.experian.co.uk](http://www.experian.co.uk)

#### **MUIRHEAD FINANCE LIMITED ARE REGISTERED MEMBERS OF THE CONSUMER CREDIT ASSOCIATION**

Promoting High Standards Of Business And Consumer Relations In The Home Credit Industry

#### **CCA CODE OF PRACTICE**

The Association has a Code of Practice to which ALL its members must subscribe. If you would like a copy of the Consumer Credit Association Code of Practice or information about your rights as a consumer in relation to the agreement, contact:

Consumer Credit Association (UK) Ltd 85b Bowen Court, St. Asaph Business Park, St. Asaph, LL17 0JE  
Telephone: 01244 394760 Email: [cca@cca.co.uk](mailto:cca@cca.co.uk)