



07 January 2016

Customer details Mr Malcolm Leslie Higgs  
69 COOMBE PARK LANE  
PLYMOUTH  
DEVON  
PL5 2LU

Your Reference number 1707950147500326  
Product Fixed Term Revolving IBC  
Offer of a Personal Loan

Thank you for asking us to provide funding for your customer's purchase. We are pleased to offer a loan as long as your customer can confirm their income is £23,000.00 if required, and will pay you once we have received and accepted the following items :-

- Filled-in and signed copy of the loan agreement and (if applicable) direct debit instruction
- copies of identification documents (if this applies)
- Filled-in and signed Finance Sale Checklist
- Satisfaction note (if this applies)

You may wish to consider delaying passing over the goods or services to your customer until we have confirmed that we will make the payment to you. If you do pass over the goods or services before we confirm we will make payment, this is at your risk.

Our loan offer is open for 30 days from the date of this letter. After that, we may ask the customer to re-apply.

#### Summary of Finance arrangement

Cash Price	£3,591.70	APR	9.9%
Customer deposit	£100.00	Credit Facility Fee	£0.00
Loan amount	£3,491.70	Completion Fee	£0.00
Term (months)	60	PAF Rate:	5.19%
First Repayment	£73.30	Charges	£906.30
Monthly Repayments	£73.30		
Final Repayment	£73.30		

It is important that your customer understands the details, terms and conditions of the loan. Before they sign the Loan Agreement, you must talk them through the information in the "important information about your loan" section of the "Your loan explained" document. You must tell the customer to consider the pre contract credit information and loan agreement. Give them the opportunity to ask questions, and remind them they can take the information away to consider it further.

- You must print this entire pack of documents and give the customer a copy of the "Your Loan Explained" document, the pre-contract credit information and a copy of their loan agreement together with the terms and conditions unless you are using our DigiSig Process and the Customer has provided an email address,
- Ensure you have completed all of the steps in the attached Finance Sale Checklist, in particular checking that if your customer is a vulnerable individual or you know or suspect the customer has a mental capacity limitation, you have taken extra care to ensure they have understood the loan, or followed the appropriate referral process. Completed and signed copies of the checklist should be returned to Barclays Partner Finance.

Thank you again for placing your business with us. If you have any questions, please call 0844 811 7750. For BT business customers, calls will cost no more than 5.5p per minute, min call charge 6p (current at April 2013 ). The price on non-BT phone lines may be different.

Nicola Evans, Client Services

# Your loan explained

This page gives details of the key features of your loan, and the risks involved. Please read this page with the pre-contract credit information. You can take this information away to read it in detail before you make a decision.



## Important information about your loan

### The loan

A loan from Barclays Partner Finance will allow you to spread the cost of your purchase over an agreed period of time. We will pay the loan amount directly to the retailer and you cannot use the loan for any other purpose. You must make monthly repayments to us.

The offer of the loan is open for 30 days from the date you applied.

You should consider the information in this document and the pre-contract credit information during this period. If you have any questions please get in touch with us using our contact details set out below.

### What you will need to pay

You will pay us interest at the rate stated in the agreement. You will need to pay a total amount of £4,498.00 (This includes any deposit you have already paid). This is made up of 60 monthly repayments of £73.30.

### Changing your mind

If you change your mind you can withdraw from the agreement within 14 days beginning on the day after you sign the agreement, or when we confirm to you in writing that you and we have entered into the agreement, if this is later. You can do this verbally or in writing by getting in touch with us using the contact details below.

If you withdraw from the agreement and we have paid the loan amount to the retailer, you will have to repay the amount of the loan within 30 days of the date you told us you want to withdraw from it (we will not charge you interest or any other charge during that time). If you do not repay all amounts when they are due, the agreement will continue.

**Withdrawing from the loan does not cancel your purchase.** You will need to make separate arrangements with the retailer or have another way to repay us if we have already paid the loan amount to the retailer.

To keep things simple, the retailer may delay supplying your purchase until the 14 days you have to withdraw from the loan has passed.

### Not keeping up repayments

If you miss a payment, we will charge you more interest as a result. If you don't make payments when they are due or you miss several payments, the following may apply:

- You may also have to repay the loan early.
- Your credit records may be affected in a way that makes it harder or more expensive to borrow in the future.
- We may need to take legal action to recover what you owe. However, we rarely need to take legal action, and even if we did, it is highly unlikely it would result in repossession of your home.
- We may use money you have in another account with us to pay a missed payment or everything you owe us for the loan.

### Getting in touch

Phone: 0800 15 22 888 (Calls to 0800 numbers are free from UK landlines. Mobile charges may vary. Charges will apply to calls from outside the UK. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.)

Post: Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP.

General details (including our data protection policy):

[www.barclayspartnerfinance.com](http://www.barclayspartnerfinance.com)

### You must tell us if your contact details change.

You can also get more information about loans and credit agreements and your rights by contacting Trading Standards or Citizens Advice.

### Other important information and features of your agreement

#### 'Interest' explained

Interest is a percentage of your loan amount, which is our charge for lending you money.

We will calculate the amount of interest you have to pay each day by multiplying the daily interest rate by the loan balance on that day. We will charge you interest on your account each month on your repayment date. At the start of the loan we have worked out this amount assuming that you will make all your repayments on time and that each month has an equal number of days.

Your repayments would be the loan amount and interest added together, and divided by the number of months the loan was spread across.

#### What 'APR' or 'annual percentage rate' is

APR shows the yearly cost of the loan expressed as a percentage and helps you compare different types of loan.

#### Changing your repayment date

Your first repayment date is one month from the date we pay the loan to the retailer. We must take your first repayment on that date. If you want to change your repayment date this may mean you have to make more than one repayment in one month. You can change your repayment date once every 12 months free of charge. If you want to change your repayment date more than once in a 12-month period, each further change will cost £10. This may mean you pay more or less interest.

#### Repaying early

You can repay some or all of your loan early but you must tell us if you decide to do this. If you repay some or all of the loan early, we will charge you interest up to the settlement date (which is 28 days after you tell us you want to repay the loan early or any later date you tell us you want to repay some or all of the loan) plus a further calendar month's interest. We will charge interest at the rate which applies to your loan amount at the time you make the payment.

## How we use your information

This section sets out details of the information we collect about you and what we do with it. You can see an up-to-date version of this information at any time on our website. Visit [www.barclayspartnerfinance.com](http://www.barclayspartnerfinance.com) and click on the privacy policy link at the bottom of the page.



We and other members of the Barclays Group may send you information about products and services (including those of other companies) which may be of interest to you. We will still do this if we do not accept your application for credit. We may send you information by post, email or phone (including by text message). To stop receiving marketing information from us at any time, please write to us at Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP.

We may collect and use the following personal and financial information about you.

- Information you give us or we get from others such as credit reference agencies and fraud prevention agencies (who may search the electoral register) and other organisations.
- Information we learn from the way you use and manage your accounts and the payments you make to your accounts. This may include information you provide relating to your health and lifestyle.

You can ask us for a copy of the information we hold about you by writing to us. We will charge a fee for providing the information.

We and other members of the Barclays Group use information about you as follows.

- To manage your application and accounts, give you statements and provide our services.
- For assessment and analysis purposes. This includes working out your suitability for a credit product based on how you have managed previous and current financial products, your current financial position and how often you have applied for and used credit products such as bank accounts, credit cards, loans and mobile phone contracts. It also includes market and product analysis. We may also generate statistical reports which we may share within the Barclays Group or with non-Barclays companies for their own purposes. (These reports will not contain any information that identifies you.)
- To help us develop and improve our services to you and other customers and protect our interests.

We may monitor and record calls between us.

We may use your information and share it with credit reference and fraud prevention agencies now or in the future. We, and other organisations, may use the information recorded by credit reference agencies and fraud prevention agencies as follows.

- To help make decisions when you apply for credit and credit-related or other facilities and after you have received any products, make enquiries, check your details, check your credit history, confirm your identity or help manage your credit and credit-related accounts or facilities (for example, to offer you new products, recover debts you owe or trace you if necessary).
- To check details on proposals and claims for all types of insurance (such as motor, household and life insurance).
- To check details of job applications and employees.
- To share information about you and how you manage your accounts.
- If we suspect or identify fraud, money laundering or other crimes, or you give us false or inaccurate information.

Credit reference agencies keep a record of our enquiries and may record and use information we give them and give it to other lenders, insurers and other organisations, even if we do not accept your application for a loan. We, law enforcement agencies and other organisations may also use this information to prevent and detect fraud, money laundering and other crimes. Organisations in the UK and in other countries may access and use information kept by fraud prevention agencies.

Information credit reference agencies keep may be linked to records relating to one or more of your partners where a financial association has been created, and credit reference agencies may refer to any associated records when assessing any enquiry we make. Please contact us if you would like further details of the credit reference and fraud prevention agencies we use.

We may also give information about you and how you manage your accounts to:

- people who provide services to us or act as our agents, as long as they keep this information confidential;
- anyone we transfer or may transfer our rights and duties under this agreement to, to allow them and members of their group to use in the same way as set out in this agreement (including for marketing); and
- anyone else if we have a duty to do so or if the law allows us to do so.

If we give your information to a service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we must apply to information held in the UK and to use your information only for the purposes that we have allowed.

In order to process some payments to and from your accounts, we may have to send the details of the payment (including information about people involved in the payment) abroad, where they could be accessed by regulators and authorities in connection with their legitimate duties, for example to help prevent crime.

# Pre-contract credit information

(Standard European consumer credit information)

Under EU regulations we must use the wording set out in the left-hand column on the following pages. We explain what this wording means in the right-hand column.



## 1. Contact details

Creditor	Clydesdale Financial Services Limited, trading as Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP
Credit intermediary	Eco Deal Ltd - 3 Unit 8a, 19 Industrial Estate, Green Lane, Heywood, OL10 1NB (This is a company or agent who arranged your loan.)
Credit intermediary	

## 2. Key features of the credit product

The type of credit.	Fixed-sum loan
The total amount of credit	£3,491.70
This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	(This is the total amount of your loan.)
How and when credit would be provided.	We will pay the amount of the loan to the retailer once we approve the loan and receive the signed agreement or when the supplier has supplied the goods or services to you, if this is later.
The duration of the credit agreement.	60 months from the date we pay the loan to the retailer  (This is the length of your agreement.)
Repayments.	You will pay 60 monthly repayments of £73.30.
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	£4,498.00 (This includes any deposit you have already paid.)
The proposed credit will be linked to the supply of specific goods or the provision of a service. Description of goods/services/land (as applicable).	External Wall Insulation  (These are the specific goods or services which your loan relates to.)
Cash price.	£3,591.70  (This is the total cash price of the goods or services.)

## 3. Costs of the credit

The rates of interest which apply to the agreement.	9.9% per year (variable) We may change the interest rate at any time and we will tell you by writing to you at least seven days before we do this. We may need to change the interest rate because: <ul style="list-style-type: none"><li>our business needs to stay competitive, for example if market conditions change;</li><li>actual or expected funding costs change;</li><li>it is necessary to make sure we run our business carefully and economically;</li><li>there has been a change in banking practice; or</li><li>there has been a change in a relevant law or regulation.</li></ul> <b>We will never charge you a higher interest rate than the one stated in this agreement.</b>
Annual percentage rate of charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	9.9% (Variable)  Assumption: we will provide the loan and you will repay it in line with the information set out in this document. You must make your first payment one month after we pay the loan amount to the retailer.  (An explanation of what APR means is included in the 'Your loan explained' section.)
Related costs	
Charge for using a specific payment method.	If you pay by credit card there is a charge of 1.5% of the payment amount.
Any other costs deriving from the credit agreement.	You can change your repayment date once every 12 months free of charge. If you want to change your repayment date more than once in a 12-month period, each further change will cost £10. This may mean you pay more or less interest.
Conditions under which the above charges can be changed.	We may change our charges or add new charges to reflect changes in our overhead costs or direct costs we have to pay to others, or to take account of inflation. We must give you notice of any new or amended charges.

Costs in the case of late payments.	You must pay us any reasonable costs or expenses that we may have to pay to enforce the terms of this agreement, and we will charge you interest on these extra costs at the rate shown in your agreement. We may change these charges or add new charges to reflect changes in our overhead costs or direct costs we have to pay to others, or to take account of inflation. We must give you notice of any new or amended charges.
Consequences of missing payments.	<p>If you fail to make any repayment it may have serious consequences. You may have to pay extra interest at the end of the agreement and you may have to repay what you owe early. Your credit records may be affected, making it harder or more expensive for you to borrow again.</p> <p>We may need to take legal action to recover what you owe. However, we rarely need to take legal action, and even if we did, it is highly unlikely it would result in repossession of your home. We may use money you have in another account with us to pay a missed payment or everything you owe us for the loan.</p> <p>You should be aware that if we take you to court and get a judgement against you requiring you to pay us the money you owe us under the agreement, you may have to pay us both the amount of the judgement and the interest under the agreement on all the amounts you owe on the date of the judgement until you have paid these in full. This means that even if you pay off the whole amount of the judgement, you may still have a further amount to pay.</p>

#### 4. Other important legal aspects

Right of withdrawal.	<p>You can withdraw from the agreement within 14 days beginning on the day after you sign the agreement or when we confirm to you in writing that you and we have entered into the agreement, if this is later. You can withdraw from the agreement by calling us on 0800 15 22 888 or writing to us at Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP.</p> <p>If you withdraw from the agreement and we have paid the loan amount to the retailer, you will have to repay the amount of the loan within 30 days of the date you told us you want to withdraw from it (we will not charge you interest or any other charge during that time). If you do not repay all amounts when they are due, the agreement will continue.</p> <p><b>Withdrawing from the loan does not cancel your purchase.</b> You will need to make separate arrangements with the retailer or have another way to repay us if we have already paid the loan to the retailer.</p> <p>To keep things simple, the retailer may delay supplying your purchase until the 14 days you have to withdraw from the loan have passed.</p>
Early repayment.	You can repay all or part of the loan early at any time. If you repay all or part of the loan early we will charge you interest up to the settlement date (which is 28 days after you tell us you want to repay or any later date you tell us you want to repay all or part of the loan) plus a further calendar month's interest. We will charge interest at the rate which applies to your loan at the time you make the payment. If you repay part of the loan early, we will reduce the balance of your loan but you must still continue to make your monthly repayments. The amount you have to pay us each month will stay the same, but you might repay the loan sooner.
Consultation with a Credit Reference Agency.	If we reject your application because of information we receive from a credit reference agency, we must tell you and give you details of the agency we consulted.
Right to a draft credit agreement.	You have the right to ask us for a copy of the draft agreement and we will provide one free of charge unless we no longer want to go ahead with your application at the time of your request.
The period of time during which the creditor is bound by the pre-contractual information.	The offer of the loan is open for 30 days from the date you applied.

#### 5. Additional information in the case of distance marketing of financial services

*(extra information for loans that were not sold face-to-face)*

<b>(a) Concerning the creditor</b>	
Registration number.	Firm Reference Number 311753
The supervisory authority.	The Financial Conduct Authority
<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 credit agreement.	English law (This is the law that applies to our dealings with you before you enter into your agreement.)
The law applicable to the credit agreement and/or the competent court.	This agreement will be governed by the law of the country in the UK where you live on the date of this agreement (England, Wales, Scotland or Northern Ireland). Any disputes relating to this agreement will be dealt with by the courts of these countries. If you live outside the UK, this agreement will be governed by English law and any disputes will be dealt with by the courts of England and Wales.

	(This is the law that applies to your agreement.)
Language to be used in connection with the credit agreement.	English (This is the language we will use to communicate with you in relation to your agreement.)
<b>(c) Concerning redress (complaints)</b>	
Access to out-of-court complaint and redress mechanism.	If you have a complaint, please contact our Customer Services Team on 0800 15 22 888. If we do not deal with your complaint to your satisfaction, you have a right to refer it to the Financial Ombudsman Service, by writing to them at Exchange Tower, London, E14 9SR or by calling 0800 023 4567 or emailing <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> . You can also visit their website at <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> .  (This information is provided in case you want to make a complaint.)



# Fixed-sum loan agreement regulated by the Consumer Credit Act 1974



Please check these details are right

This loan agreement is between Malcolm Leslie Higgs of 69 COOMBE PARK LANE, PLYMOUTH, DEVON, PL5 2LU and Barclays Partner Finance, PO Box, 2501, Cardiff, CF23 0FP																		
The loan helps you to pay for the goods and services shown here						External Wall Insulation												
Credit intermediaries An intermediary is a company or agent who arranges credits and loans						Eco Deal Ltd - 3 Unit 8a, 19 Industrial Estate, Green Lane, Heywood, OL10 1NB												
Agreement Number			1	7	0	7	9	5	0	1	4	7	5	0	0	3	2	6

Term	Description	Details	
Cash price	The amount paid for the goods or services.	£3,591.70	
Advance payment	Any up-front payment or deposit you must pay the retailer. This can include a cash payment.	£100.00	
Loan amount	The amount you are borrowing, which is the cash price, less any advance payment (deposit). We will pay this amount directly to the retailer once we have approved the loan or on a later date requested by the retailer.	£3,491.70	
Total charge for the loan	The cost of your loan. Any credit facility fee is added to your loan and you will pay interest on this as well as on the loan amount.  Any completion fee is collected by direct debit on the same date as your final repayment.	Credit facility fee	£0.00
		Completion fee	£0.00
		Interest	£906.30
		Total	£906.30
Total amount payable	This is the total amount you must pay, which includes the loan amount, plus interest, that you must repay under this loan agreement plus any advance payment (deposit) you have paid to the retailer.	£4,498.00	
Length of the agreement	The time that you will have the loan for, assuming you make all payments on time.	60 months from the date we pay the retailer	
Interest rate	The amount of interest (as a percentage) that we charge for providing the loan. The rate shown is yearly.	9.9% (Variable)(please see detailed terms and conditions).	
APR	The APR is designed to help you compare the cost of different types of loan.  It assumes we will provide the loan and you will repay it in line with this agreement, with your first payment being made one month after we provide the loan.	9.9% (Variable)(please see detailed terms and conditions).	
Monthly repayments	The number and amount of repayments. We will collect the repayments each month on the same date as the first monthly payment, or on the next available business day. In February, payments due on the 29th, 30th or 31st will be collected on the 28th.	60 repayments of £73.30 per month	

Included with this document are the terms and conditions of the agreement. These describe what you are agreeing to, your legal rights, what will happen if you don't keep up the repayments, and other clauses and information. Please read the terms and conditions carefully before signing this agreement.

Signing this agreement means you:

- have received a copy of your pre-contract credit information (if you have not, you should ask for it);
- are entering into a legally binding agreement to keep to the terms and conditions shown;
- agree that the date of this agreement is the later of the two dates shown beside the signatures below;
- authorise us to collect repayments using the details shown in the bank or building society direct debit instruction; and
- agree to us processing your personal information in the way set out in the 'How we use your information' document (we may vary this document from time to time and the most up-to-date version will be available on our website).

	Customer signature		Signed for and on behalf of Barclays Partner Finance
7 January 2016	Date of signature	07 January 2016	Date of signature



# Terms and conditions of your loan

## Your loan

The agreement is between you and us (Clydesdale Financial Services Limited, trading as Barclays Partner Finance). Our registered address is 1 Churchill Place, London, E14 5HP. Please contact us using the details in the 'Our contact information' section.

The offer of this loan is open for 30 days from the date you applied. You should consider the "Your loan explained" document and the pre-contract credit information during this period. If you have any questions please contact us using the contact information set out below.

You have agreed to buy the goods and services from the retailer as shown, and this agreement will provide the loan to help pay for your purchase. At the same time as you sign this agreement you must pay any deposit (called an advance payment) as shown.

After we have accepted and signed this agreement and you have received the goods or services purchased, we will pay the loan amount to the retailer.

## Interest

We will calculate interest and add it to the loan amount at the rate shown, beginning on the date we pay the retailer, until you have repaid the loan in full. We will calculate the amount of interest you have to pay each day by multiplying the daily interest rate by the loan balance on that day. We will charge interest to your account each month on your repayment date. At the start of the loan we have worked out this amount assuming that you will make all your repayments on time and that each month has an equal number of days.

We have made a number of assumptions when calculating the total amount of interest you have to pay, including when you will make the first repayment and that each month has an equal number of days. If any of these assumptions are incorrect, this may mean you will pay more or less interest at the end of your loan. We will tell you if this is the case.

We may change the interest rate at any time and we will tell you by writing to you at least seven days before we do this. We may need to change the interest rate because:

- our business needs to stay competitive, for example if market conditions change;
- actual or expected funding costs change;
- this is necessary to make sure we run our business carefully and economically;
- there has been a change in banking practice; or
- there has been a change in any law or regulations which apply.

We will never charge you a higher interest rate than the one stated in this agreement.

## Repayments

You agree to make the repayments as shown in your agreement with us.

Your first repayment date is one month from the date that we pay the loan to the retailer. We will write to you to tell you the date your first repayment is due. We must take your first repayment on that date. If you want to change the repayment date, this may mean you make more than one repayment in one month. You can change your repayment date once every 12 months free of charge. If you want to change your repayment date more than once in a 12-month period, each further change will cost £10. This may mean you pay more or less interest. If you have to pay more interest, this will be due at the end of the agreement.

We may change our charge for changing your repayment date or add new charges to reflect changes in our overhead costs or direct costs we have to pay to others, or to take account of inflation. We must give you notice of any new or amended charges.

## Failure to pay

If you are worried about being able to pay the amounts due under this

agreement please contact us as we may be able to help.

## We have the right to demand that you repay the full amount of your loan immediately if any of the following applies.

- You miss a payment and still have not paid after the time period we give in the notice we send you about the missed payment.
- You become bankrupt or make other arrangements between you and your creditors because you cannot repay your debts.
- You die (we would ask your estate to make the repayment).
- You are convicted of an offence involving dishonesty or you have provided incorrect information when applying for this agreement.

## Consequences of missing payments

- You will have to continue to pay interest at the rate shown until you have repaid the loan in full. Any extra interest that we may charge will be due at the end of this agreement.
- You may have to repay the loan early.
- We may put a negative entry on your credit record. This may make it more difficult or more expensive for you to borrow money in the future.
- We will add any reasonable costs or expenses we have to pay in connection with taking action to recover the debt to your account and you must pay interest on the increased amount at the rate stated in this loan agreement.
- We may need to take legal action to recover what you owe. However, we rarely need to take legal action, and even if we did, it is highly unlikely it would result in repossession of your home.
- We may also use money you have in another account with us to pay a missed payment or anything else you owe us in connection with the loan.
- You should be aware that if we take you to court and get a judgement against you requiring you to pay us the money you owe us under the agreement, you may have to pay us both the amount of the judgement and the interest due under the agreement on all amounts you owe on the date of the judgement until you have paid these in full. This means that even if you pay off the whole amount of the judgement, you may still have a further amount to pay.

## Repaying Early

You can repay some or all of your loan early but you must tell us if you decide to do this. Contact us using the details shown in the 'Our contact information' section of these terms and conditions. If you make a repayment early it will show on your account on the next scheduled repayment date. If you repay some or all of the loan early, we will charge you interest up to the settlement date (which is 28 days after you tell us you want to repay the loan early or any later date you tell us you want to repay some or all of the loan) plus a further calendar month's interest. We will charge interest at the rate which applies to your loan amount at the time you make the payment. If you repay part of the loan early, we will reduce the balance of your loan but you must still continue to make your monthly repayments. The amount you have to pay us each month will stay the same, but you might repay the loan sooner.

## Information about your loan

At any time during this agreement you can ask us for a free statement which contains a table showing the amounts of your repayments (broken down to show the interest and loan amounts) and the dates you paid them or the dates they are due.



## Terms and conditions of your loan (continued)

### Changing your mind

You can withdraw from the loan within 14 days beginning on the day after you sign the agreement, or when we confirm to you in writing that you and we have entered into this agreement, if this is later. You can withdraw from this agreement by calling us on 0800 15 22 888 or writing to us at Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP. If you withdraw from the loan and we have already paid the retailer, you will have to repay the loan amount within 30 days of the date on which you tell us you want to withdraw from the loan (we will not charge you interest or other charges during that time). If you do not repay all amounts the agreement will continue. **Withdrawing from the loan does not cancel your purchase.** You will need to make separate arrangements with the retailer if you withdraw from this agreement before we have paid the loan amount to the retailer. To keep things simple, the retailer may delay supplying your purchase until the 14 days you have to withdraw from the loan have passed.

### Complaints

- You can make a claim against us or the retailer (or both) if you are not satisfied with the goods or services supplied and the cash price is more than £100. If the cash price is more than £30,000 and the loan or credit amount is less than £60,260, you can only make a claim against us if the retailer is not able to settle your claim.
- You can complain to the Financial Ombudsman Service if you are not satisfied with how we deal with any complaint you make about this agreement or our service. Please send your complaint to us first, using the details shown in the 'Our contact information' section. You can contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR, by calling 0800 023 4567 or by emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). You can also visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Other important information

- You must tell us if your address or contact details change.
- You agree to us paying commission to any broker or supplier acting as your agent in relation to the agreement.
- This agreement is governed by the law of the country in the UK in which you live on the date of the loan agreement (England, Wales, Scotland or Northern Ireland) and any disputes relating to the agreement will be dealt with by the courts of these countries. If you live outside the UK the loan agreement is governed by English law and any disputes will be dealt with by the courts of England and Wales.
- If we cannot enforce any part of this agreement this will not prevent us from enforcing the other parts.
- If we do not use our strict rights under this agreement, for example if we do not demand a repayment when it is overdue, this will not prevent us from using our rights under this agreement on another occasion. If we agree to vary the terms of this agreement on one occasion, this does not mean that we must agree to vary the terms on another occasion.
- If you miss a payment or are otherwise in financial difficulty, we may

change:

- a the monthly repayment amount under this agreement;
- b the dates your repayments are due; and
- c the length of the agreement.

However, the monthly repayment amount will never be higher than the amount shown as the monthly repayment amount in this agreement, no repayment will become due earlier than it would have been due under this agreement and the length of the agreement will never be shorter than it would have been originally under this agreement. If we make any of these changes we can collect the revised payments and any other amounts you owe us under any direct debit instruction. You may have to pay extra interest and we will collect this at the end of the agreement.

- We may transfer our rights under this agreement to someone else. We may transfer our rights and responsibilities under this agreement to Barclays Bank Plc. This means another company would take over managing your loan and collecting the repayments, but it wouldn't mean the terms of your agreement would change. We will tell you if we do this. You do not have the right to transfer this agreement.
- If any time period starts when we or you receive a letter or notice, we agree that if it is sent by first class post, the time period will start on the third working day (Monday to Saturday) after posting (the date shown on the letter or notice).
- Our consumer credit business is supervised by the Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS.

### Our payment details

Cheque: Barclays Partner Finance

BACS: Barclays Bank plc, sort code: 20-19-90, account number: 70185604 (Please use your 16 digit agreement number as the reference)

Credit card: please call us on the number shown in 'Our contact information' section in this document. If you pay by credit card there is an extra charge of 1.5% of the payment amount.

### Our contact information

Phone: 0800 15 22 888 (Calls to 0800 numbers are free from UK landlines. Mobile charges may vary. Charges will apply to calls from outside the UK. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.)

Post: Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP.

Our registered address is 1 Churchill Place, London, E14 5HP.

This Guarantee should be detached and 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, Barclays Partner Finance will notify you 4 working days in advance of your account being debited or as otherwise agreed. If you request Barclays Partner Finance 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 Barclays Partner Finance 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 Barclays Partner Finance asks you to
- You can cancel a Direct Debit at any time by contacting your bank or building society. Written confirmation may be required. Please also notify us

Customer copy

# Fixed-sum loan agreement regulated by the Consumer Credit Act 1974



Please check these details are right

This loan agreement is between Malcolm Leslie Higgs of 69 COOMBE PARK LANE, PLYMOUTH, DEVON, PL5 2LU and Barclays Partner Finance, PO Box, 2501, Cardiff, CF23 0FP

The loan helps you to pay for the goods and services shown here	External Wall Insulation
Credit intermediaries An intermediary is a company or agent who arranges credits and loans	Eco Deal Ltd - 3 Unit 8a, 19 Industrial Estate, Green Lane, Heywood, OL10 1NB
Agreement Number	1 7 0 7 9 5 0 1 4 7 5 0 0 3 2 6

Term	Description	Details	
Cash price	The amount paid for the goods or services.	£3,591.70	
Advance payment	Any up-front payment or deposit you must pay the retailer. This can include a cash payment.	£100.00	
Loan amount	The amount you are borrowing, which is the cash price, less any advance payment (deposit). We will pay this amount directly to the retailer once we have approved the loan or on a later date requested by the retailer.	£3,491.70	
Total charge for the loan	The cost of your loan. Any credit facility fee is added to your loan and you will pay interest on this as well as on the loan amount.  Any completion fee is collected by direct debit on the same date as your final repayment.	Credit facility fee	£0.00
		Completion fee	£0.00
		Interest	£906.30
		Total	£906.30
Total amount payable	This is the total amount you must pay, which includes the loan amount, plus interest, that you must repay under this loan agreement plus any advance payment (deposit) you have paid to the retailer.	£4,498.00	
Length of the agreement	The time that you will have the loan for, assuming you make all payments on time.	60 months from the date we pay the retailer	
Interest rate	The amount of interest (as a percentage) that we charge for providing the loan. The rate shown is yearly.	9.9% (Variable)(please see detailed terms and conditions).	
APR	The APR is designed to help you compare the cost of different types of loan.  It assumes we will provide the loan and you will repay it in line with this agreement, with your first payment being made one month after we provide the loan.	9.9% (Variable)(please see detailed terms and conditions).	
Monthly repayments	The number and amount of repayments. We will collect the repayments each month on the same date as the first monthly payment, or on the next available business day. In February, payments due on the 29th, 30th or 31st will be collected on the 28th.	60 repayments of £73.30 per month	

Included with this document are the terms and conditions of the agreement. These describe what you are agreeing to, your legal rights, what will happen if you don't keep up the repayments, and other clauses and information. Please read the terms and conditions carefully before signing this agreement.

Signing this agreement means you:

- have received a copy of your pre-contract credit information (if you have not, you should ask for it);
- are entering into a legally binding agreement to keep to the terms and conditions shown;
- agree that the date of this agreement is the later of the two dates shown beside the signatures below;
- authorise us to collect repayments using the details shown in the bank or building society direct debit instruction; and
- agree to us processing your personal information in the way set out in the 'How we use your information' document (we may vary this document from time to time and the most up-to-date version will be available on our website).

	Customer signature		Signed for and on behalf of Barclays Partner Finance
7 January 2016	Date of signature	07 January 2016	Date of signature

# Fixed-sum loan agreement regulated by the Consumer Credit Act 1974



Please check these details are right

This loan agreement is between Malcolm Leslie Higgs of 69 COOMBE PARK LANE, PLYMOUTH, DEVON, PL5 2LU and Barclays Partner Finance, PO Box, 2501, Cardiff, CF23 0FP																		
The loan helps you to pay for the goods and services shown here						External Wall Insulation												
Credit intermediaries An intermediary is a company or agent who arranges credits and loans						Eco Deal Ltd - 3 Unit 8a, 19 Industrial Estate, Green Lane, Heywood, OL10 1NB												
Agreement Number			1	7	0	7	9	5	0	1	4	7	5	0	0	3	2	6

Term	Description	Details	
Cash price	The amount paid for the goods or services.	£3,591.70	
Advance payment	Any up-front payment or deposit you must pay the retailer. This can include a cash payment.	£100.00	
Loan amount	The amount you are borrowing, which is the cash price, less any advance payment (deposit). We will pay this amount directly to the retailer once we have approved the loan or on a later date requested by the retailer.	£3,491.70	
Total charge for the loan	The cost of your loan. Any credit facility fee is added to your loan and you will pay interest on this as well as on the loan amount.  Any completion fee is collected by direct debit on the same date as your final repayment.	Credit facility fee	£0.00
		Completion fee	£0.00
		Interest	£906.30
		Total	£906.30
Total amount payable	This is the total amount you must pay, which includes the loan amount, plus interest, that you must repay under this loan agreement plus any advance payment (deposit) you have paid to the retailer.	£4,498.00	
Length of the agreement	The time that you will have the loan for, assuming you make all payments on time.	60 months from the date we pay the retailer	
Interest rate	The amount of interest (as a percentage) that we charge for providing the loan. The rate shown is yearly.	9.9% (Variable)(please see detailed terms and conditions).	
APR	The APR is designed to help you compare the cost of different types of loan.  It assumes we will provide the loan and you will repay it in line with this agreement, with your first payment being made one month after we provide the loan.	9.9% (Variable)(please see detailed terms and conditions).	
Monthly repayments	The number and amount of repayments. We will collect the repayments each month on the same date as the first monthly payment, or on the next available business day. In February, payments due on the 29th, 30th or 31st will be collected on the 28th.	60 repayments of £73.30 per month	


Included with this document are the terms and conditions of the agreement. These describe what you are agreeing to, your legal rights, what will happen if you don't keep up the repayments, and other clauses and information. Please read the terms and conditions carefully before signing this agreement.

Signing this agreement means you:


- have received a copy of your pre-contract credit information (if you have not, you should ask for it);
- are entering into a legally binding agreement to keep to the terms and conditions shown;
- agree that the date of this agreement is the later of the two dates shown beside the signatures below;
- authorise us to collect repayments using the details shown in the bank or building society direct debit instruction; and
- agree to us processing your personal information in the way set out in the 'How we use your information' document (we may vary this document from time to time and the most up-to-date version will be available on our website).

	
Customer signature	Signed for and on behalf of Barclays Partner Finance
7 January 2016	07 January 2016
Date of signature	Date of signature

You do not need to sign this instruction if this is a printed copy of the document. You have authorised us to take payments from your bank account by signing the loan agreement

Instruction to your bank or building society to pay by Direct Debit														
This form to be returned to Barclays Partner Finance, PO Box 2501, Cardiff, CF23 0FP.														
<b>Name and full postal address of your bank or building society</b>														
To: <b>The Manager</b> NATIONWIDE BUILDING SOCIETY														
<b>Address</b> PO BOX 8888 NATIONWIDE HOUSE PIPERS WAY SWINDON WILTS														
<b>Post code</b> S N 3 8 1 N W														
<b>Names of account holders</b> Mr Malcolm Leslie Higgs														
<b>Bank or building society account number</b> 2 8 4 6 3 1 7 3														
<b>Branch sort code</b> 0 7 0 2 4 6														
Banks and building societies may not accept Direct Debit Instructions for some types of account.														
<b>Service user number</b> 9 0 6 4 6 6														
<b>Reference</b> (This will show on your bank statements next to the payment) B P F L O A N														
<b>Instruction to your bank or building society</b> Please pay Barclays Partner Finance Direct Debits from the account stated in this Instruction under the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Barclays Partner Finance and, if so, details will be passed electronically to my bank or building society.														
<b>Signatures</b>														
Agreement Number 1 7 0 7 9 5 0 1 4 7 5 0 0 3 2 6														

# Finance sale checklist

<b>Salesperson's name</b>	MICHAEL PSAILA
<b>Retailer name</b>	Eco Deal Ltd - 3, Unit 8a, 19 Industrial Estate, Green Lane, Heywood, OL10 1NB
<b>Customer name and address</b>	Mr Malcolm Leslie Higgs, 69 COOMBE PARK LANE, PLYMOUTH, DEVON, PL5 2LU
<b>Agreement number</b>	1 7 0 7 9 5 0 1 4 7 5 0 0 3 2 6
<b>I am signing this checklist to confirm that when the sale of finance took place:</b>	
<ul style="list-style-type: none"> <li>The salesperson told the customer that the retailer was acting as an independent credit intermediary or working exclusively for a lender (as appropriate), and If applicable the customer was told that the retailer will earn commission</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson provided the customer with a copy of the Pre-Contract Credit Information (PCCI), and gave the customer time to read it and/or take it away for further consideration (if they wished)</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson provided the customer with a copy of the loan agreement</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson provided the customer with a copy of the document headed "Your loan explained"</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson explained the loan to the customer using the script provided by the Retailer, or by reading the "Your Loan Explained" section to the customer.</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson read out to the customer details specific to their purchase, as shown in the loan agreement</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson gave the customer the opportunity to ask questions about the loan, answered those questions based on the information provided in the Loan Agreement and believes the customer understood all answers provided</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson provided the customer with all the information they requested in connection with the sale of the loan</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson believes that the customer understood the loan terms provided and explained to them</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson asked the customer to consider a change in circumstances and the customer gave them no indication that their ability to repay their loan would be affected by a change in their circumstances</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson accurately recorded in the application all information provided by the customer</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson has no reason to doubt the information provided by the customer</li> </ul>	
<ul style="list-style-type: none"> <li>The salesperson either (i) had no reason to believe that the customer is a vulnerable individual (for example, someone who may need further assistance in understanding the loan or its consequences) or (ii) was aware that the customer may be a vulnerable individual and took extra care to ensure the customer understood the loan and its consequences.</li> </ul>	
<b>Name of signatory at retailer</b>	MICHAEL PSAILA
<b>Signature</b>	
<b>Date</b>	7 January 2016