

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

1. Contact details

Creditor. Address.	Premium Credit Limited Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB
Credit intermediary. Address.	Insure The Box Please refer to your policy documents for their address

2. Key features of the credit product

The type of credit.	This is a running account credit agreement for the payment of insurance premiums. You can only use it to pay for Insurance Policies and to pay any Insurance Premiums or other amounts in relation to any amendments to your Insurance Policies or to pay for any new, renewed, replacement or other insurance arranged for you by the insurer.
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	If your application is accepted, your Credit Limit will be £1,500.00 or such other amount as we tell you about from time to time.
How and when credit would be provided.	If your application is accepted, credit up to the amount of your Credit Limit will be immediately available on request by you or by the insurer on your behalf. We will pay the Transaction Amount to the insurer and debit your Account with the Transaction Amount and the Transaction Fee.
The duration of the credit agreement.	The credit agreement has no fixed or minimum duration.
Repayments.	You will have to pay a minimum Monthly Payment of £56.00. We calculate this by dividing your First Transaction and the Transaction Fee by 10. If there is another Transaction while there are any remaining Monthly Payment(s) relating to previous Transactions, each remaining payment will be increased by adding an amount calculated by dividing the new Transaction and the associated Transaction Fee by the number of remaining payments. If you use the credit agreement to pay for any new, renewed, replacement or other insurance arranged for you by the Insurer, we will divide the amount of the Transaction and the Transaction Fee by 10 to calculate your new Monthly Payment.
Your repayments will pay off what you owe in the following order.	Your repayments will pay off your Monthly Payment first, then default charges, other costs, charges, and expenses.
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	In respect of your first Transaction, the amount payable is £560.00 The amount payable is the First Transaction Amount plus the Transaction Fee and is the amount you will pay for your first Transaction if you do not add any further Transactions to this Agreement. If your Transactions equal to the full Credit Limit of £ 1,500.00 the total amount payable will be £ 1,680.00 being the sum of the Credit Limit, Transaction Fee and your deposit (where applicable). The total amount is based on the same assumptions as we use for calculating the APR (see below). The calculation does not take account of any change in the Transaction Fee during the life of your credit agreement with us.
Security required. This is a description of the security to be provided by you in relation to the credit agreement.	We will take a charge (with full title guarantee) over all monies payable to you under any Insurance Policies where we have financed any Insurance Premiums under the credit agreement.

3. Costs of the credit

The rates of interest which apply to the credit agreement	No interest is charged under the credit agreement.
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.	The APR is 28.6% (variable). The APR is based on certain assumptions we must, by law, make as follows: <ul style="list-style-type: none"> the credit agreement remains in force and you make the Monthly Payments and otherwise fulfil your obligations under the credit agreement; there is no interest applied and the Transaction Fee does not change for the duration of the credit agreement; the full amount of the Credit Limit is drawn down immediately; and the credit will be provided for a one year period and will be repaid in 12 equal monthly instalments (such instalments to include the repayment the Transaction Fee).
Related costs	
Charge for using a specific payment method.	We will charge £12.50 for each payment made by any method other than by Direct Debit.
Any other costs deriving from the credit agreement. Conditions under which the above charges can be changed.	We will charge you a Transaction Fee equal to 12.00% of the amount of each Transaction which will be debited to your Account at the same time as the Transaction Amount. You must also pay our reasonable fees and charges to cover our administration costs arising out of any request you make for a copy of any document (unless we are not legally entitled to charge you such amounts). We may change the Transaction Fee and any other fees and charges under the credit agreement at any time in accordance with the terms of the credit agreement.
Costs in the case of late payments.	We will charge £20.00 each time you miss a payment or a Direct Debit from your account is returned unpaid for any reason but no interest is payable on late payments.
Consequences of missing payments.	Missing Monthly Payments could have severe consequences including, for example, legal proceedings being taken against you and making it more difficult to obtain credit in future. We may also take account of your payment history when assessing any future application for credit with us. We may report non-payment to credit reference agencies and this will adversely affect your credit rating (which most lenders consult when assessing any borrowing application). If you fail to repay what is owed we may obtain a judgment from the court. This is often called a CCJ and is likely to make it more difficult to obtain further credit.

4. Other important legal aspects

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 the credit agreement is made or, if later, the day after the day on which you receive our terms and conditions and all required information or on which we inform you the agreement has been executed in identical terms to the copy provided to you.
Early repayment.	You have the right to repay your credit early at any time in part or in full.
Consultation with a Credit Reference Agency	If we decide not to proceed with your application on the basis of information from a credit reference agency, we will tell you that we reached our decision on that basis and provide you with details of that credit reference agency.
Right to a draft credit agreement	You have the right, upon request, to a copy of the draft credit agreement free of charge, unless we are unwilling at the time of your request to proceed to the conclusion of the credit agreement with you.
The period of time during which the creditor is bound by the pre-contractual information	There is no period of time during which we are bound by this pre-contractual information

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

(a) concerning the creditor	
Registration number.	Our consumer credit licence number is 0623577. We are a private limited company registered in England (company number: 2015200). Our registered office is at Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB
The supervisory authority.	The Office of Fair Trading of Fleetbank House, 2-6 Salisbury Square, London, EC4Y 8JX.
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement. The law applicable to the credit agreement and/or the competent court. Language to be used in connection with the credit agreement.	English law governs our pre-contractual relations. English law will apply to the agreement. The relevant courts in the United Kingdom shall be the competent courts for the purposes of the credit agreement. The contractual terms and all communications with you will be in English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	If you have a complaint, please write to us at Quality Control, Premium Credit Ltd, Premium Credit house, 60 East Street, Epsom, Surrey, KT17 1HB We have procedures in place which will make sure we handle your complaint fairly and quickly, but if you are not satisfied with the outcome of your complaint, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.



PREMIUM CREDIT LIMITED
CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Credit provider Premium Credit Limited and any person our rights and duties may be transferred to ('we','us','our')		Premium Credit House, 60 East Street,Epsom, Surrey, KT17 1HB						
Customer ('you','your') Name Mr A Example Address: 111 Any Street,Epsom,Surrey, Postcode KT17 1HB Date of Birth: Day Month Year								
Details of the Insurer (Intermediary) Name of Insurer Insure The Box Address: Please refer to your policy documents for their address Scheme Code & branch no: INR / Policy ref: 87654321/0								
1 The Agreement This is a running account credit agreement. This Agreement has no fixed or minimum duration. Deposit (payable to your Insurer) £0.00 First Transaction Amount £500.00 We do not charge interest on Transactions under this Agreement but instead we will charge you a Transaction Fee equal to 12.00% of the amount of each Transaction which will be debited to your Account at the same time as the Transaction Amount. This applies for the life of the Agreement unless we make a change to this rate under clause 22 Overleaf. In respect of your first Transaction, the amount payable is £560.00 The amount payable is the First Transaction Amount plus the Transaction Fee and is the amount you will pay for your first Transaction if you do not add any further Transactions to this Agreement. The Credit Limit is £1,500.00 We may change the Credit Limit to such amount as we tell you about from time to time. We will always give you notice of any increase and at least 30 days advance written notice of any reduction in the Credit Limit. We will not increase your Credit Limit if you tell us that you do not want us to do so. We will not reduce the Credit Limit so that it is less than the amount outstanding on the Account. 28.6% APR (variable). This is calculated on the assumptions that: (a) this Agreement remains in force and you make the Monthly Payments and otherwise fulfil your obligations under this Agreement; (b) there is no interest applied and the Transaction Fee does not change for the duration of this Agreement; (c) the full amount of the Credit Limit is drawn down immediately; and (d) the credit will be provided for a one year period and will be repaid in 12 equal monthly instalments (such instalments to include the repayment of the Transaction Fee)	Monthly Payment £56.00 We calculate this by dividing your first Transaction and the Transaction Fee by 10. Your first Monthly Payment is due 1 month(s) after the Insurance Inception Date 19th February 2010 . Subsequent Monthly Payments will be on the same day of each month. If the Payment Date is not a Working Day you must make the Monthly Payment on the next Working Day. If there is another Transaction while there are any remaining Monthly Payment(s) relating to previous Transactions, each remaining payment will be increased by adding an amount calculated by dividing the new Transaction and the associated Transaction Fee by the number of remaining payments. If you use the credit agreement to pay for any new, renewed, replacement or other insurance arranged for you by the insurer, we will divide the amount of the Transaction and the Transaction Fee by 10 to calculate your new Monthly Payment. We will charge • £12.50 for each payment made by any method other than by Direct Debit. • £20.00 each time you miss a payment or a Direct Debit from your account is returned unpaid for any reason but no interest is payable on late payments. We will also charge you all our reasonable costs, charges and expenses (together with all legal costs recoverable against you) incurred by us enforcing our rights under the credit agreement. You must pay our reasonable fees and charges to cover our administration costs arising out of any request you make for a copy of any document (unless we are not legally entitled to charge you such amounts). We may (but shall not be obliged to) debit the Account with any amount referred to in this clause 1 which is not paid by its due date. Any such amount must be paid in full with the next Monthly Payment collected after its due date. Total Amount Payable £1,680.00 If your Transactions equal the full Credit Limit of £1,500.00 the total amount payable is the amount you would pay including the Transaction Fee and the deposit based on the same assumptions as we use for calculating the APR (see this clause 1).							
2 Before signing this Agreement To enter into this Agreement you must be over 18 years old and resident in the UK. Before signing this Agreement you should carefully read the Terms and Conditions set out in this Agreement and, in particular, clauses 6 (Missing payments) and 8 (Rights of withdrawal), 14 (General), 15 (Authorisation by you), 16 (When the Act does not apply), 17 (Data protection) and 22 (Variation). Where you are a partnership or company, the signatory confirms that he/she is an authorised signatory. The Terms and Conditions apply to and form part of this Agreement. By signing this Agreement you acknowledge that you have read and agree to the Terms and Conditions. This Agreement is made on the date you sign it. Please note: the Act only applies if you are an individual or partnership of up to three partners. If you are an individual or a partnership of up to three partners, the amount of credit exceeds £25,000 and you are entering into this Agreement wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by you, most of the Act does not apply. Please refer to clause 16 Overleaf and the Business Exemption Declaration below.								
3 Business Exemption Declaration Declaration for exemption relating to businesses (sections 16B and 189(1) and (2) Consumer Credit Act 1974) I am/We are* entering this agreement wholly or predominantly for the purposes of a business carried on by me/us* or intended to be carried on by me/us*. *I/We* understand that I/We* will not have the benefit of the protection and remedies that would be available to me/us* under the Consumer Credit Act 1974 if this agreement were a regulated agreement under that Act. I/We* understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor. I am/We are* aware that, if I am/we are* in any doubt as to the consequences of the agreement not being regulated by the Consumer Credit Act 1974 I/we* should seek independent legal advice. *Delete as appropriate.								
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 Date of signature	Signed on behalf of Premium Credit Limited of 60 East Street, Epsom, Surrey KT17 1HB Registered in England with Company No. 2015200 							
Important: Confirmation of the set-up of your Direct Debit Instruction Having accepted your Direct Debit details we would like you to confirm they are correct. Please check the details below. <table><tr><td>Account Name</td><td>Mr Bank Account Name</td></tr><tr><td>Sort Code</td><td>123456</td></tr><tr><td>Account Number</td><td>****5678</td></tr></table> If any of the above details are incorrect please call us as soon as possible on 0844 736 9836. If your details are correct, you need do nothing and your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time. A copy of the Direct Debit Guarantee is below. For your information the collections will be made using this Originator Identification Number: 942461 and this reference: 04AA123456/01. 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 Premium Credit Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd 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 Premium Credit Ltd 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 Premium Credit Ltd 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.			Account Name	Mr Bank Account Name	Sort Code	123456	Account Number	****5678
Account Name	Mr Bank Account Name							
Sort Code	123456							
Account Number	****5678							



TERMS AND CONDITIONS

- 4 Your Account and how we will provide you with credit**
- 4.1 We will set up an Account in your name under this Agreement with a Credit Limit as set out in clause 1 and:
(a) debit the amount of any Transactions, fees, costs, charges and expenses; and
(b) credit all payments made under this Agreement to the Account, subject to clause 10 and any right we may have to offset or make deductions.
- 4.2 You may only use the Account to pay your Insurance Premiums or other amounts in relation to your Insurance Policies and to pay any Insurance Premiums or other amounts in relation to any amendments to your Insurance Policies or to pay for any new, renewed, replacement or other Insurance Policies provided to you by the Insurer. The making of payments to us under this Agreement does not mean or imply that any Insurance Policies are in force.
- 4.3 If you or the Insurer on your behalf, requests a Transaction to be added to your Account, provided it would not cause the balance on your Account to exceed the Credit Limit, we will pay the relevant amount to the Insurer and debit your Account with such amount and the Transaction Fee.
- 4.4 You must keep the Insurance Policies in your possession unless we ask you to send them to us or the Insurer.
- 5 Timing and amount of payments**
- 5.1 You agree to pay us the Monthly Payments as set out in clause 1 Overleaf by their due date.
- 5.2 You may pay more than the Monthly Payment. If you pay more than the Monthly Payment we will recalculate your remaining Monthly Payments to take account of the overpayment.
- 5.3 Unless otherwise permitted by us, you must pay the Monthly Payments by Direct Debit from the bank account specified in the Direct Debit confirmation in this Agreement or from such bank account as you or your Insurer on your behalf specify from time to time. You must ensure that all Direct Debits are paid when first presented for payment.
- 5.4 If you have two or more agreements with us, we may decide to apply any Monthly Payment or other sum received from you towards the discharge of any amounts due under those agreements in such proportion as we think fit. This does not affect your right under section 81 of the Act where you have two or more agreements with us and make a payment that does not cover the total amount then due. In that situation you may choose to apply your payment to one agreement or to both agreements in such proportions as you think fit.
- 6 Missing payments**
- 6.1 Missing Monthly Payments could have severe consequences including, for example, legal proceedings being taken against you and making it more difficult to obtain credit in future. We may also take account of your payment history when assessing any future application for credit with us. We may report non-payment to credit reference agencies and this will adversely affect your credit rating (which most lenders consult when assessing any borrowing application).
- 6.2 If you fail to repay what is owed we may obtain a judgment from the court. This is often called a CCJ and is likely to make it more difficult to obtain further credit.
- 7 Security**
- 7.1 As security for payment of the Outstanding Balance you charge to us, with full title guarantee, by way of continuing security all monies payable to you under the Insurance Policies. This charge shall only be released:
(a) once the Outstanding Balance has been discharged; or
(b) if and to the extent necessary to claim compensation or the benefit of protection from the Financial Services Compensation Scheme (FSCS) in relation to the Insurance Policies.
- 7.2 You irrevocably direct the Insurer and/or the FSCS (as the case may be) to pay directly to us any sum (or any part of the sum up to the value of the Outstanding Balance) to which you may become entitled under:
(a) any Insurance Policy whose premium is financed under this Agreement; or
(b) the FSCS in respect of any such Insurance Policy, in order to settle in full any Outstanding Balance.
- 7.3 We shall be entitled to notify the Insurer and/or the FSCS of the instructions above and/or of the charge over all monies payable under the Insurance Policies and have this noted on the Insurance Policies.
- 7.4 This means that you will not receive any amounts paid to you under the Insurance Policies, any rebate or reimbursement of Insurance Premiums or any amounts payable to you under the FSCS in respect of any such Insurance Policy until the Outstanding Balance has been discharged.
- 8 Rights of withdrawal**
- 8.1 You have the right to withdraw from this Agreement without giving any reason within a period of 14 days. This period begins on the day after the day on which this Agreement is made or, if later, the day after the day on which you receive our terms and conditions and all required information or on which we inform you the agreement has been executed in identical terms to the copy provided to you. If you wish to withdraw from this Agreement, you must notify us by writing to Operations Centre, Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB, emailing customer.services@pcl.co.uk or calling us on 0844 736 9836 before the end of this 14 day period.
- 8.2 You will be responsible for paying any time on risk charges for any insurance cover you have received unless you make other arrangements to pay your insurance premiums with your Insurer.
- 8.3 If you have not paid the Insurance Premiums to your Insurer, you must then pay, by credit or debit card over the phone or cheque made payable to Premium Credit Limited at Accounts Department, Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB, the Outstanding Balance in full without any undue delay and no later than 30 days after notifying us you wish to withdraw from this Agreement. If you do, no interest is payable on the Outstanding Balance.
- 8.4 In any event, if you exercise your right to withdraw from this Agreement clause 10.4 applies.
- 9 Early repayment**
- 9.1 You have the right to repay early the whole or any part of the Outstanding Balance at any time. If you wish to do so, you must notify us by writing to or calling us using the details in clause 8.3 and provide payment by credit or debit card or send us a cheque for the relevant amount made payable to Premium Credit Limited.
- 10 Ending this Agreement**
- 10.1 You or we may end this Agreement at any time. You or the Insurer, on your behalf, may do so immediately and free of charge by calling us on 0844 736 9836 or writing to us at the address shown in clause 8.3. We will give you at least two month's notice unless clause 10.3 applies or there are serious grounds which entitle us to terminate by shorter notice. Such serious grounds include situations where:
(a) you are violent, threatening or abusive towards a member of our staff;
(b) we believe that our credit facilities are not suitable for you based on information you provide or that we discover at a later date; or
(c) we receive information about you which by law, in any jurisdiction, requires us to end this Agreement.
- 10.2 If you or we end this Agreement, you must immediately pay to us the Outstanding Balance and if you fail to do so we may (without prejudice to our other rights) notify the Insurer in accordance with clause 10.4.
- 10.3 If:
(a) you fail to make a Monthly Payment or other payment when it is due;
(b) you otherwise breach these terms and conditions;
(c) you cancel your Direct Debit Instruction; or
(d) in the event of your bankruptcy or, if you are a company, a resolution is passed or steps are taken for its dissolution, winding up, receivership or administration, we may immediately (subject, where the Act applies, to our first sending you a default notice) terminate this Agreement and require you immediately to pay to us the Outstanding Balance and (without prejudice to our other rights) may exercise our rights under clause 10.4.
- 10.4 If:
(a) any Direct Debit or other payment is not met when presented;
(b) you withdraw from this Agreement under clause 8;
(c) any event referred to in clause 10.3 occurs; or
(d) the events referred to in clause 10.3 occur, we may immediately inform the Insurer of termination or the ending of this Agreement. You acknowledge and agree that the Insurer may, at any time after being so informed, instruct on your behalf the relevant Insurer to cancel the Insurance Policy (or, if this occurs shortly after the start or renewal of the Insurance Policy, to notify the Insurer that the Insurance Policy has not been taken up) and to collect any refund of Insurance Premiums which may be made by the Insurer and (if any money is owed to us under this Agreement) pay it to us. If you do not want the Insurance Policy to be cancelled you must find another means of paying the Insurance Premiums and inform the Insurer.
- 10.5 If the first Direct Debit in respect of the start or renewal of an Insurance Policy is not met when presented for payment and the Insurance Policy is cancelled or not taken up and we have not already paid the Insurer, we will not make such payment and will credit the Account (if we have already debited it) with the amount of the relevant premium. If you do not want the Insurance Policy to be cancelled you must find another means of paying the Insurance Premiums and inform the Insurer. If you do want to cancel the Insurance Policy you will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.
- 10.6 You acknowledge that we have arrangements with the Insurer under which the Insurer must, on request, pay to us an amount equal to the Outstanding Balance. You agree with us and the Insurer that, where we receive payment from the Insurer, you shall be liable to pay the Insurer an amount equal to the monies received by us from it and the Insurer shall be entitled to recover any such sums directly from you and may exercise its rights under clause 10.4 (without prejudice to any other rights it may have). This clause shall survive termination of this Agreement.
- 10.7 We reserve the right not to make payment to the Insurer if notice is given to terminate our agreement with the Insurer or the Insurer is in breach of that agreement.
- 11 Complaints**
- 11.1 If you have a complaint, please call us on 0844 736 9836 or write to us at Quality Control, Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB. We have procedures in place to handle your complaint fairly and quickly but if you are not satisfied with the outcome of your complaint you can write to the Financial Ombudsman using the details below.
- 12 Ombudsman Scheme**
- 12.1 If you are not a business, you have the right to complain to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. If you are a business, you may have the right to complain to the Financial Ombudsman Service.
- 13 Supervisory Authority**
- 13.1 The Office of Fair Trading of Fleetbank House, 2-6 Salisbury Square, London, EC4Y 8JX is the regulating authority of consumer credit agreements.
- 14 General**
- 14.1 Premium Credit Limited is a provider of loans in the United Kingdom, it is licensed by the Office of Fair Trading (www.of.gov.uk) and its Consumer Credit Licence number is 0623577.
- 14.2 We are a member of the Finance and Leasing Association (FLA) and we follow the FLA Lending Code a copy of which is available on request.
- 14.3 We may pay commission to the Insurer for introducing you to us.
- 14.4 Other taxes or costs may arise in connection with this Agreement which are not paid to or imposed by Premium Credit Limited.
- 14.5 The Agreement, any pre-contract information and all communications between you and us will be in English.
- 14.6 We provide services in a non-discriminatory manner. If you have difficulty using our services due to a disability, contact us by telephone on 0844 736 9836 or email customer.services@pcl.co.uk. For those with a hearing impairment our Textphone number is 01372 746827.
- 15 Authorisation by you**
- 15.1 You irrevocably authorise us to notify and instruct the Insurer in accordance with the provisions of clause 10.4.
- 15.2 You acknowledge and agree that the Insurer has been selected by you to procure insurance on your behalf and is not our agent.
- 15.3 You authorise the Insurer to request us orally or in writing (by whatever medium including email) to call upon or cancel this facility on your behalf.
- 15.4 Where you provide us with an email address and/or mobile telephone number you authorise us to use either or both of these to send you notifications to create an online account or to view documents that have become available only in relation to this Agreement.
- 15.5 You warrant and represent to us that, unless you give notice as set out in clause 15.6, the Insurer is authorised, and will at all times have authority, to instruct us, in your name and on your behalf, as set out in clause 15.3 above.
- 15.6 You may revoke the authorisation set out in clause 15.5 above at any time, by giving written notice to the Insurer and forwarding a copy of the notice to us but that notice shall not affect the validity of any credit previously made available by us under this Agreement on the instructions of the Insurer.
- 15.7 All rights conferred by you on the Insurer under this Agreement are intended to be for the benefit of and enforceable by the Insurer by virtue of the Contracts (Rights of Third Parties) Act 1999. We and you may terminate or rescind this Agreement or vary any of its terms without the consent of and without reference to the Insurer.
- 15.8 You agree that if you fail to make payments in accordance with clauses 1 and 5 and you have authorised the Insurer to make payments using your credit/debit card, the Insurer is permitted to settle one or more Monthly Payments and any charges due under clause 1 on your behalf, using the credit/debit card details which you have provided to the Insurer.
- 16 When the Act does not apply**
- 16.1 If you are a body corporate or a partnership consisting of more than three persons, this Agreement is not regulated by the Act and the rights, protections and provisions of the Act set out above or referred to in this Agreement, as well as the right of withdrawal, do not apply.
- 16.2 If you are borrowing more than £25,000 and you are entering into this Agreement wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by you, the rights, protections and provisions of the Act, other than the provisions relating to unfair relationships, do not apply. If this clause applies to you, please complete the declaration Overleaf.
- 17 Data Protection**
- 17.1 Before entering into this Agreement we may search your records at credit reference agencies. They will add to their record about you details of our search which will be seen by other organisations making searches. Details about you and the conduct of your Account will be used to help make credit, credit related and insurance related decisions about you or to trace debtors and to fight fraud, money-laundering, terrorism and other crimes and to keep to any laws or regulations in any country. You can contact us for details of the credit reference agencies used by us. You have a legal right to these details and can receive a copy of the information held about you on payment of a fee.
- 17.2 Information held about you by credit reference agencies may be linked to records relating to any person with whom you are linked financially.
- 17.3 We may give information about you, your Account (including, where relevant, the bank details we hold,) and the conduct of your Account to credit reference agencies, the Insurer, any agent or administrator acting on our behalf, debt collecting agents and any proposed successor or assign and any proposed assignee, transferee or chargee of this Agreement or of our interest in this Agreement, their insurers and advisers. We may tell law enforcement agencies any information which we reasonably believe may be relevant.
- 17.4 We may use a credit scoring or other automated decision-making system and may monitor and record telephone calls for the purpose of security and training.
- 17.5 We will release some personal information about you to fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we will tell them this.
- 17.6 If you have more than one agreement with us, we may hold and update information relating to your name, address and contact details on our central database and disclose such information to any organisation who submits an application for credit to us on your behalf for the purposes of such application and any related agreement, so they can update their records about you to continue providing you with services, identify products and services which might be suitable for you, recover amounts owing from you and to prevent fraud.
- 18 Notices**
- 18.1 We may send any notice under this Agreement to your address stated at the start of this Agreement or any other address notified by you or the Insurer on your behalf. You agree immediately to notify us in writing of any change of your address or if the Insurer's authority set out in clause 15.5 is terminated.
- 19 Invalidity**
- 19.1 The invalidity, illegality or unenforceability of any provision of this Agreement under the law of any jurisdiction shall not affect the validity, legality or enforceability of:
(a) any other provision of this Agreement under the law of that jurisdiction; or
(b) any provision of this Agreement under the law of any other jurisdiction.
- 20 Waivers**
- 20.1 If we become entitled to exercise any right or remedy under this Agreement or by law or regulation, no failure to exercise, no delay in exercise and no single or partial exercise of that right or remedy by us shall:
(a) adversely affect that right or remedy;
(b) waive it; or
(c) prevent any further exercise of it or of any other right or remedy.
- 21 Assignment**
- 21.1 We may assign and/or transfer any of our rights and/or obligations under this Agreement provided that it does not adversely affect your rights or obligations under this Agreement. You may not assign or transfer any of your rights or obligations under this Agreement.
- 22 Variation**
- 22.1 We may from time to time vary this Agreement including, but not limited to, the Transaction Fee and Monthly Payment.
- 22.2 We may vary the Monthly Payment due date to accord with your wishes.
- 22.3 We may change the Transaction Fee and any other fees and charges under this Agreement at any time to take account of any changes in:
(a) interest rates made by the Bank of England, our funding costs or other costs in administering your account, our systems or our products and services; and to ensure our business is run prudently;
(b) external factors, such as interest rates, stock markets, labour costs, new technologies, other innovations or changes in general economic conditions;
(c) the legal or regulatory obligations which affect us; or
(d) the amount of commission we pay to your Insurer for introducing you to us. If we change the Transaction Fee, that change will only apply to any Transactions which take place after that change takes effect.
- 22.4 We may vary this Agreement to:
(a) introduce new or different fees and charges, including interest charges;
(b) make it easier to understand;
(c) take account of developments in technology;
(d) give effect to changes in law, regulation, applicable codes and practices; or
(e) for any other valid reason.
- 22.5 Unless this Agreement states otherwise, we will give you at least 30 days notice in writing of any variation.
- 23 Restriction on further credit**
- 23.1 We may at any time treat your right to draw down any further credit as restricted or deferred and take such steps as may be necessary to make the restriction or deferment effective. We will normally only do so if we consider your continued creditworthiness to be unsatisfactory. We will notify you of our decision as soon as possible.
- 24 Law and jurisdiction**
- 24.1 This Agreement and any relations with you prior to its conclusion shall be governed by and construed in accordance with English law and the relevant courts of the United Kingdom will have exclusive jurisdiction in relation to this Agreement.
- 25 Definitions**
- 25.1 In this Agreement, the following words and phrases in bold have the meanings shown next to them:
Account means the account referred to in clause 4;
Act means the Consumer Credit Act 1974 as amended or re-enacted from time to time;
Agreement means this credit agreement
Credit Limit means the credit limit set in clause 1;
First Transaction Amount means the amount of the first transaction debited to the Account;
Insurance Inception Date means the earliest commencement date of any of the insurances financed under this Agreement;
Insurance Policies and Insurance Premiums have the meanings given to those expressions in clause 4 and Insurance Premiums are the premiums inclusive of insurance premium tax;
Insurer means the person named as the Insurer in this Agreement selected by you to provide the Insurance Policies;
Monthly Payment means the minimum monthly payment specified Overleaf, as varied by us from time to time;
Outstanding Balance means the amount that you owe us under this Agreement;
Overleaf means the reverse side, or if there is no reverse side, the attached or accompanying page;
Payment Date means that date each month on which you are required to make the Monthly Payment;
Transaction means any payment made to an Insurer under this Agreement;
Transaction Amount means the amount of any Transaction;
Transaction Fee means the fee set out in clause 1; and
Working Day means a day when the banks are generally open for business in the City of London.
- 25.2 In Scotland, words and expressions shall bear their nearest equivalent meanings.
- 25.3 In this Agreement the following interpretations apply:-
(a) Headings are for ease of reference only and to be ignored when interpreting this Agreement.
(b) References to this Agreement are references to this Agreement as varied from time to time.
(c) References to any clause is to those contained in this Agreement.
- 26 Unsatisfactory goods or services**
- 26.1 If you have received unsatisfactory goods or services paid for under this Agreement, which individually cost more than £100 and not more than £30,000, you may have a right to sue the supplier, us or both.

TERMS AND CONDITIONS

- 4 Your Account and how we will provide you with credit**
- 4.1 We will set up an Account in your name under this Agreement with a Credit Limit as set out in clause 1 and:
(a) debit the amount of any Transactions, fees, costs, charges and expenses; and
(b) credit all payments made under this Agreement to the Account, subject to clause 10 and any right we may have to offset or make deductions.
- 4.2 You may only use the Account to pay your Insurance Premiums or other amounts in relation to your Insurance Policies and to pay any Insurance Premiums or other amounts in relation to any amendments to your Insurance Policies or to pay for any new, renewed, replacement or other Insurance Policies provided to you by the Insurer. The making of payments to us under this Agreement does not mean or imply that any Insurance Policies are in force.
- 4.3 If you or the Insurer on your behalf, requests a Transaction to be added to your Account, provided it would not cause the balance on your Account to exceed the Credit Limit, we will pay the relevant amount to the Insurer and debit your Account with such amount and the Transaction Fee.
- 4.4 You must keep the Insurance Policies in your possession unless we ask you to send them to us or the Insurer.
- 5 Timing and amount of payments**
- 5.1 You agree to pay us the Monthly Payments as set out in clause 1 Overleaf by their due date.
- 5.2 You may pay more than the Monthly Payment. If you pay more than the Monthly Payment we will recalculate your remaining Monthly Payments to take account of the overpayment.
- 5.3 Unless otherwise permitted by us, you must pay the Monthly Payments by Direct Debit from the bank account specified in the Direct Debit confirmation in this Agreement or from such bank account as you or your Insurer on your behalf specify from time to time. You must ensure that all Direct Debits are paid when first presented for payment.
- 5.4 If you have two or more agreements with us, we may decide to apply any Monthly Payment or other sum received from you towards the discharge of any amounts due under those agreements in such proportion as we think fit. This does not affect your right under section 81 of the Act where you have two or more agreements with us and make a payment that does not cover the total amount then due. In that situation you may choose to apply your payment to one agreement or to both agreements in such proportions as you think fit.
- 6 Missing payments**
- 6.1 Missing Monthly Payments could have severe consequences including, for example, legal proceedings being taken against you and making it more difficult to obtain credit in future. We may also take account of your payment history when assessing any future application for credit with us. We may report non-payment to credit reference agencies and this will adversely affect your credit rating (which most lenders consult when assessing any borrowing application).
- 6.2 If you fail to repay what is owed we may obtain a judgment from the court. This is often called a CCJ and is likely to make it more difficult to obtain further credit.
- 7 Security**
- 7.1 As security for payment of the Outstanding Balance you charge to us, with full title guarantee, by way of continuing security all monies payable to you under the Insurance Policies. This charge shall only be released:
(a) once the Outstanding Balance has been discharged; or
(b) if and to the extent necessary to claim compensation or the benefit of protection from the Financial Services Compensation Scheme (FSCS) in relation to the Insurance Policies.
- 7.2 You irrevocably direct the Insurer and/or the FSCS (as the case may be) to pay directly to us any sum (or any part of the sum up to the value of the Outstanding Balance) to which you may become entitled under:
(a) any Insurance Policy whose premium is financed under this Agreement; or
(b) the FSCS in respect of any such Insurance Policy, in order to settle in full any Outstanding Balance.
- 7.3 We shall be entitled to notify the Insurer and/or the FSCS of the instructions above and/or of the charge over all monies payable under the Insurance Policies and have this noted on the Insurance Policies.
- 7.4 This means that you will not receive any amounts paid to you under the Insurance Policies, any rebate or reimbursement of Insurance Premiums or any amounts payable to you under the FSCS in respect of any such Insurance Policy until the Outstanding Balance has been discharged.
- 8 Rights of withdrawal**
- 8.1 You have the right to withdraw from this Agreement without giving any reason within a period of 14 days. This period begins on the day after the day on which this Agreement is made or, if later, the day after the day on which you receive our terms and conditions and all required information or on which we inform you the agreement has been executed in identical terms to the copy provided to you. If you wish to withdraw from this Agreement, you must notify us by writing to Operations Centre, Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB, emailing customer.services@pcl.co.uk or calling us on 0844 736 9836 before the end of this 14 day period.
- 8.2 You will be responsible for paying any time on risk charges for any insurance cover you have received unless you make other arrangements to pay your insurance premiums with your Insurer.
- 8.3 If you have not paid the Insurance Premiums to your Insurer, you must then pay, by credit or debit card over the phone or cheque made payable to Premium Credit Limited at Accounts Department, Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB, the Outstanding Balance in full without any undue delay and no later than 30 days after notifying us you wish to withdraw from this Agreement. If you do, no interest is payable on the Outstanding Balance.
- 8.4 In any event, if you exercise your right to withdraw from this Agreement clause 10.4 applies.
- 9 Early repayment**
- 9.1 You have the right to repay early the whole or any part of the Outstanding Balance at any time. If you wish to do so, you must notify us by writing to or calling us using the details in clause 8.3 and provide payment by credit or debit card or send us a cheque for the relevant amount made payable to Premium Credit Limited.
- 10 Ending this Agreement**
- 10.1 You or we may end this Agreement at any time. You or the Insurer, on your behalf, may do so immediately and free of charge by calling us on 0844 736 9836 or writing to us at the address shown in clause 8.3. We will give you at least two month's notice unless clause 10.3 applies or there are serious grounds which entitle us to terminate by shorter notice. Such serious grounds include situations where:
(a) you are violent, threatening or abusive towards a member of our staff;
(b) we believe that our credit facilities are not suitable for you based on information you provide or that we discover at a later date; or
(c) we receive information about you which by law, in any jurisdiction, requires us to end this Agreement.
- 10.2 If you or we end this Agreement, you must immediately pay to us the Outstanding Balance and if you fail to do so we may (without prejudice to our other rights) notify the Insurer in accordance with clause 10.4.
- 10.3 If:
(a) you fail to make a Monthly Payment or other payment when it is due;
(b) you otherwise breach these terms and conditions;
(c) you cancel your Direct Debit Instruction; or
(d) in the event of your bankruptcy or, if you are a company, a resolution is passed or steps are taken for its dissolution, winding up, receivership or administration, we may immediately (subject, where the Act applies, to our first sending you a default notice) terminate this Agreement and require you immediately to pay to us the Outstanding Balance and (without prejudice to our other rights) may exercise our rights under clause 10.4.
- 10.4 If:
(a) any Direct Debit or other payment is not met when presented;
(b) you withdraw from this Agreement under clause 8;
(c) any event referred to in clause 10.3 occurs; or
(d) the events referred to in clause 10.3 occur, we may immediately inform the Insurer of termination or the ending of this Agreement. You acknowledge and agree that the Insurer may, at any time after being so informed, instruct on your behalf the relevant Insurer to cancel the Insurance Policy (or, if this occurs shortly after the start or renewal of the Insurance Policy, to notify the Insurer that the Insurance Policy has not been taken up) and to collect any refund of Insurance Premiums which may be made by the Insurer and (if any money is owed to us under this Agreement) pay it to us. If you do not want the Insurance Policy to be cancelled you must find another means of paying the Insurance Premiums and inform the Insurer.
- 10.5 If the first Direct Debit in respect of the start or renewal of an Insurance Policy is not met when presented for payment and the Insurance Policy is cancelled or not taken up and we have not already paid the Insurer, we will not make such payment and will credit the Account (if we have already debited it) with the amount of the relevant premium. If you do not want the Insurance Policy to be cancelled you must find another means of paying the Insurance Premiums and inform the Insurer. If you do want to cancel the Insurance Policy you will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.
- 10.6 You acknowledge that we have arrangements with the Insurer under which the Insurer must, on request, pay to us an amount equal to the Outstanding Balance. You agree with us and the Insurer that, where we receive payment from the Insurer, you shall be liable to pay the Insurer an amount equal to the monies received by us from it and the Insurer shall be entitled to recover any such sums directly from you and may exercise its rights under clause 10.4 (without prejudice to any other rights it may have). This clause shall survive termination of this Agreement.
- 10.7 We reserve the right not to make payment to the Insurer if notice is given to terminate our agreement with the Insurer or the Insurer is in breach of that agreement.
- 11 Complaints**
- 11.1 If you have a complaint, please call us on 0844 736 9836 or write to us at Quality Control, Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB. We have procedures in place to handle your complaint fairly and quickly but if you are not satisfied with the outcome of your complaint you can write to the Financial Ombudsman using the details below.
- 12 Ombudsman Scheme**
- 12.1 If you are not a business, you have the right to complain to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. If you are a business, you may have the right to complain to the Financial Ombudsman Service.
- 13 Supervisory Authority**
- 13.1 The Office of Fair Trading of Fleetbank House, 2-6 Salisbury Square, London, EC4Y 8JX is the regulating authority of consumer credit agreements.
- 14 General**
- 14.1 Premium Credit Limited is a provider of loans in the United Kingdom, it is licensed by the Office of Fair Trading (www.of.gov.uk) and its Consumer Credit Licence number is 0623577.
- 14.2 We are a member of the Finance and Leasing Association (FLA) and we follow the FLA Lending Code a copy of which is available on request.
- 14.3 We may pay commission to the Insurer for introducing you to us.
- 14.4 Other taxes or costs may arise in connection with this Agreement which are not paid to or imposed by Premium Credit Limited.
- 14.5 The Agreement, any pre-contract information and all communications between you and us will be in English.
- 14.6 We provide services in a non-discriminatory manner. If you have difficulty using our services due to a disability, contact us by telephone on 0844 736 9836 or email customer.services@pcl.co.uk. For those with a hearing impairment our Textphone number is 01372 746827.
- 15 Authorisation by you**
- 15.1 You irrevocably authorise us to notify and instruct the Insurer in accordance with the provisions of clause 10.4.
- 15.2 You acknowledge and agree that the Insurer has been selected by you to procure insurance on your behalf and is not our agent.
- 15.3 You authorise the Insurer to request us orally or in writing (by whatever medium including email) to call upon or cancel this facility on your behalf.
- 15.4 Where you provide us with an email address and/or mobile telephone number you authorise us to use either or both of these to send you notifications to create an online account or to view documents that have become available only in relation to this Agreement.
- 15.5 You warrant and represent to us that, unless you give notice as set out in clause 15.6, the Insurer is authorised, and will at all times have authority, to instruct us, in your name and on your behalf, as set out in clause 15.3 above.
- 15.6 You may revoke the authorisation set out in clause 15.5 above at any time, by giving written notice to the Insurer and forwarding a copy of the notice to us but that notice shall not affect the validity of any credit previously made available by us under this Agreement on the instructions of the Insurer.
- 15.7 All rights conferred by you on the Insurer under this Agreement are intended to be for the benefit of and enforceable by the Insurer by virtue of the Contracts (Rights of Third Parties) Act 1999. We and you may terminate or rescind this Agreement or vary any of its terms without the consent of and without reference to the Insurer.
- 15.8 You agree that if you fail to make payments in accordance with clauses 1 and 5 and you have authorised the Insurer to make payments using your credit/debit card, the Insurer is permitted to settle one or more Monthly Payments and any charges due under clause 1 on your behalf, using the credit/debit card details which you have provided to the Insurer.
- 16 When the Act does not apply**
- 16.1 If you are a body corporate or a partnership consisting of more than three persons, this Agreement is not regulated by the Act and the rights, protections and provisions of the Act set out above or referred to in this Agreement, as well as the right of withdrawal, do not apply.
- 16.2 If you are borrowing more than £25,000 and you are entering into this Agreement wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by you, the rights, protections and provisions of the Act, other than the provisions relating to unfair relationships, do not apply. If this clause applies to you, please complete the declaration Overleaf.
- 17 Data Protection**
- 17.1 Before entering into this Agreement we may search your records at credit reference agencies. They will add to their record about you details of our search which will be seen by other organisations making searches. Details about you and the conduct of your Account will be used to help make credit, credit related and insurance related decisions about you or to trace debtors and to fight fraud, money-laundering, terrorism and other crimes and to keep to any laws or regulations in any country. You can contact us for details of the credit reference agencies used by us. You have a legal right to these details and can receive a copy of the information held about you on payment of a fee.
- 17.2 Information held about you by credit reference agencies may be linked to records relating to any person with whom you are linked financially.
- 17.3 We may give information about you, your Account (including, where relevant, the bank details we hold,) and the conduct of your Account to credit reference agencies, the Insurer, any agent or administrator acting on our behalf, debt collecting agents and any proposed successor or assign and any proposed assignee, transferee or chargee of this Agreement or of our interest in this Agreement, their insurers and advisers. We may tell law enforcement agencies any information which we reasonably believe may be relevant.
- 17.4 We may use a credit scoring or other automated decision-making system and may monitor and record telephone calls for the purpose of security and training.
- 17.5 We will release some personal information about you to fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we will tell them this.
- 17.6 If you have more than one agreement with us, we may hold and update information relating to your name, address and contact details on our central database and disclose such information to any organisation who submits an application for credit to us on your behalf for the purposes of such application and any related agreement, so they can update their records about you to continue providing you with services, identify products and services which might be suitable for you, recover amounts owing from you and to prevent fraud.
- 18 Notices**
- 18.1 We may send any notice under this Agreement to your address stated at the start of this Agreement or any other address notified by you or the Insurer on your behalf. You agree immediately to notify us in writing of any change of your address or if the Insurer's authority set out in clause 15.5 is terminated.
- 19 Invalidity**
- 19.1 The invalidity, illegality or unenforceability of any provision of this Agreement under the law of any jurisdiction shall not affect the validity, legality or enforceability of:
(a) any other provision of this Agreement under the law of that jurisdiction; or
(b) any provision of this Agreement under the law of any other jurisdiction.
- 20 Waivers**
- 20.1 If we become entitled to exercise any right or remedy under this Agreement or by law or regulation, no failure to exercise, no delay in exercise and no single or partial exercise of that right or remedy by us shall:
(a) adversely affect that right or remedy;
(b) waive it; or
(c) prevent any further exercise of it or of any other right or remedy.
- 21 Assignment**
- 21.1 We may assign and/or transfer any of our rights and/or obligations under this Agreement provided that it does not adversely affect your rights or obligations under this Agreement. You may not assign or transfer any of your rights or obligations under this Agreement.
- 22 Variation**
- 22.1 We may from time to time vary this Agreement including, but not limited to, the Transaction Fee and Monthly Payment.
- 22.2 We may vary the Monthly Payment due date to accord with your wishes.
- 22.3 We may change the Transaction Fee and any other fees and charges under this Agreement at any time to take account of any changes in:
(a) interest rates made by the Bank of England, our funding costs or other costs in administering your account, our systems or our products and services; and to ensure our business is run prudently;
(b) external factors, such as interest rates, stock markets, labour costs, new technologies, other innovations or changes in general economic conditions;
(c) the legal or regulatory obligations which affect us; or
(d) the amount of commission we pay to your Insurer for introducing you to us. If we change the Transaction Fee, that change will only apply to any Transactions which take place after that change takes effect.
- 22.4 We may vary this Agreement to:
(a) introduce new or different fees and charges, including interest charges;
(b) make it easier to understand;
(c) take account of developments in technology;
(d) give effect to changes in law, regulation, applicable codes and practices; or
(e) for any other valid reason.
- 22.5 Unless this Agreement states otherwise, we will give you at least 30 days notice in writing of any variation.
- 23 Restriction on further credit**
- 23.1 We may at any time treat your right to draw down any further credit as restricted or deferred and take such steps as may be necessary to make the restriction or deferment effective. We will normally only do so if we consider your continued creditworthiness to be unsatisfactory. We will notify you of our decision as soon as possible.
- 24 Law and jurisdiction**
- 24.1 This Agreement and any relations with you prior to its conclusion shall be governed by and construed in accordance with English law and the relevant courts of the United Kingdom will have exclusive jurisdiction in relation to this Agreement.
- 25 Definitions**
- 25.1 In this Agreement, the following words and phrases in bold have the meanings shown next to them:
Account means the account referred to in clause 4;
Act means the Consumer Credit Act 1974 as amended or re-enacted from time to time;
Agreement means this credit agreement
Credit Limit means the credit limit set in clause 1;
First Transaction Amount means the amount of the first transaction debited to the Account;
Insurance Inception Date means the earliest commencement date of any of the insurances financed under this Agreement;
Insurance Policies and Insurance Premiums have the meanings given to those expressions in clause 4 and Insurance Premiums are the premiums inclusive of insurance premium tax;
Insurer means the person named as the Insurer in this Agreement selected by you to provide the Insurance Policies;
Monthly Payment means the minimum monthly payment specified Overleaf, as varied by us from time to time;
Outstanding Balance means the amount that you owe us under this Agreement;
Overleaf means the reverse side, or if there is no reverse side, the attached or accompanying page;
Payment Date means that date each month on which you are required to make the Monthly Payment;
Transaction means any payment made to an Insurer under this Agreement;
Transaction Amount means the amount of any Transaction;
Transaction Fee means the fee set out in clause 1; and
Working Day means a day when the banks are generally open for business in the City of London.
- 25.2 In Scotland, words and expressions shall bear their nearest equivalent meanings.
- 25.3 In this Agreement the following interpretations apply:-
(a) Headings are for ease of reference only and to be ignored when interpreting this Agreement.
(b) References to this Agreement are references to this Agreement as varied from time to time.
(c) References to any clause is to those contained in this Agreement.
- 26 Unsatisfactory goods or services**
- 26.1 If you have received unsatisfactory goods or services paid for under this Agreement, which individually cost more than £100 and not more than £30,000, you may have a right to sue the supplier, us or both.