

PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information – SECCI)

**1. Contact details**

Creditor Address Telephone number(s)* E-mail address* Fax number* Web address*	[Identity]  [Geographical address of the creditor to be used by the debtor ]
If applicable Credit intermediary Address Telephone number(s)* E-mail address* Fax number* Web address*	[Identity]  [Geographical address of the credit intermediary to be used by the debtor]

\* This information is optional for the creditor. The row may be deleted if the information is not provided

Wherever "if applicable" is indicated, the creditor must give the information relevant to the credit product or, if the information is not relevant for the type of credit considered, delete the respective information or the entire row, or indicate that the information is not applicable.

Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding information.

## 2. Key features of the credit product

The type of credit	[Description of the type of credit]
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	[The amount should be expressed as a sum of money. In the case of running account credit, the total amount may be expressed as a statement indicating the manner in which the credit limit will be determined where it is not practicable to express the limit as a sum of money]
How and when credit would be provided.	[Details of how and when any credit being advanced is to be drawn down ]
The duration of the credit agreement	[The duration or minimum duration of the agreement or a statement that the agreement has no fixed or minimum duration]
Repayments  If applicable: Your repayments will pay off what you owe in the following order	[The amount, number (if applicable) and frequency of repayments to be made by the debtor. In the case of an agreement for running account credit, the amount may be expressed as a sum of money and/or a specified proportion of a specified amount, or in a case where the amount of any repayment cannot be expressed as a sum of money or a specified proportion, a statement indicating the manner in which the amount will be determined.]  [The order in which payments will be allocated to different outstanding balances charged at different borrowing rates]
The total amount you will have to pay This means the amount you have borrowed plus interest and any costs	[The total amount payable by the debtor under the agreement (where necessary, illustrated by means of a representative example). The total amount payable will be the sum of the total amount of credit and the total charge for credit. In the case of running account credit, where the credit limit is not known, a credit limit of £1200 should be assumed. In a case where credit is to be provided subject to a maximum credit limit of less than £1200, an amount equal to that maximum limit. The total charge for credit should be calculated using the relevant APR assumptions set out in schedule 2 and the

	Total Charge for Credit Regulations, where appropriate using relevant components of the debtor's preferred credit]
<p>If applicable</p> <p>[The proposed credit will be granted in the form of a deferred payment for a good or service]</p> <p>or</p> <p>[The proposed credit will be linked to the supply of specific goods or the provision of a service]</p> <p>Description of goods/services/land</p> <p>Cash price</p>	<p>[A list or other description]</p> <p>[cash price of goods or service]</p> <p>[total cash price]</p>

<p>If applicable</p> <p>Security required</p> <p>This is a description of the security to be provided by you in relation to the credit agreement.</p>	<p>[Description of any security to be provided by or on behalf of the debtor]</p>
<p>If applicable</p> <p>Repayments will not immediately reduce the amount you owe.</p>	<p>[In the case of a credit agreement under which repayments do not give rise to an immediate reduction in the total amount of credit advanced but are used to constitute capital as provided by the agreement (or an ancillary agreement), a statement, where applicable, that the agreement does not provide for a guarantee of the repayment of the total amount of credit drawn down under the credit agreement]</p>

### 3. Costs of the credit

<p>The borrowing rate(s) which apply to the credit agreement</p>	<p>[Details of the borrowing rate, the conditions governing the application of that rate and where available, any index or reference rate applicable to the initial borrowing rate, as well as the periods, conditions and procedure for varying the borrowing rate; and if different borrowing rates apply in different circumstances, the above information in respect of all the applicable rates.]</p>
<p>Annual Percentage Rate of Charge (APR)</p> <p>This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p>[% if known. If the APR is not known a representative example (expressed as a %) mentioning all the necessary assumptions used for calculating the rate (as set out in Schedule 2 to these Regulations, the Total Charge for Credit regulations, and where appropriate, the relevant components of the debtor's preferred credit)</p> <p>Where the creditor uses the assumption set out in regulation 5(g) of the Total Charge for Credit Regulations, the creditor shall indicate that other draw down mechanisms for this type of agreement may result in a higher APR]</p>

<p>If applicable</p> <p>In order to obtain the credit or to obtain it on the terms and conditions marketed, you must take out</p> <ul style="list-style-type: none"> <li>- an insurance policy securing the credit or</li> <li>- another ancillary service contract</li> </ul> <p>If we do not know the costs of these services they are not included in the APR.</p>	<p>[Nature and description of any insurance or other ancillary service contract required]</p>
<b>RELATED COSTS</b>	
<p>If applicable</p> <p>You must have a separate account for recording both payment transactions and drawdowns</p>	<p>[Details of any account or accounts that the creditor requires to be set up in order to obtain the credit together with the amount of any charge for this]</p>
<p>If applicable</p> <p>Any additional charge for making repayments by a specific means</p>	<p>[Specify means of payment and the amount of charge]</p>
<p>If applicable</p> <p>Any other costs deriving from the credit agreement</p>	<p>[Description and amount of any other charges not otherwise referred to in this form]</p>
<p>If applicable</p> <p>Conditions under which the above charges can be changed</p>	<p>[Details of the conditions under which any of the charges mentioned above can be changed]</p>



	Financial Services Distance Marketing Regulations 2004 refer to section 5 of the form]
Early repayment  If applicable Compensation payable in the case of early repayment	[A statement that the debtor has the right to repay the credit early at any time in full or partially <sup>2</sup> .  [Determination of the compensation (calculation method) in accordance section 95A of the Consumer Credit Act 1974 ]
Consultation with a Credit Reference Agency <sup>3</sup>	[A statement that the creditor will inform the debtor immediately and without charge if it rejects the credit application on the basis of a consultation of a credit reference agency ]

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<sup>2</sup> the words “or partially” may be excluded in the case of agreements secured on land

<sup>3</sup> this requirement does not apply in the case of agreements secured on land

Right to a draft credit agreement <sup>4</sup>	[A statement that the debtor has the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless the creditor is unwilling at the time of the request to proceed to the conclusion of the credit agreement]
If applicable The period of time during which the creditor is bound by the pre-contractual information	[This information is valid from ... until ...] or [Period of time during which the information on this form is valid]

If applicable:

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

(a) concerning the creditor	
If applicable Representative of the creditor in your Member State of residence Address Telephone number(s)* E-mail address* Fax number* Web address* .	[i.e. where different from section 1] [Identity] [Geographical address to be used by the debtor ]
If applicable Registration number	[Consumer credit licence number and any other relevant registration number of the creditor ]

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<sup>4</sup> this requirement does not apply in the case of agreements secured on land, agreements for credit agreements exceeding £60,260, pawn agreements and business purpose agreements

If applicable The supervisory authority	The Office of Fair Trading and/or any other relevant supervisory authority]
(b) concerning the credit agreement	
If applicable <sup>5</sup> Exercise of the right to cancel	[Practical instructions for exercising the right to cancel indicating, amongst other things , the period for exercising the right, the address to which notification of exercise of the right to cancel should be sent and the consequences of non-exercise of that right]
If applicable The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	[English/other law]
If applicable The law applicable to the credit agreement and/or the competent court	[A statement concerning the law which governs the contract and the courts to which disputes may be referred ]
If applicable Language to be used in connection with your agreement	[Details of the language that the information and contractual terms will be supplied in and used, with your consent, for communication during the duration of the credit agreement].
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	[Whether or not there is an out-of-court complaint and redress mechanism for the debtor and, if so, the methods of access to it]

\* This information is optional for the creditor

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<sup>5</sup> if the right to withdraw referred to in section 4 does not apply

## PRE-CONTRACT CREDIT INFORMATION FOR OVERDRAFTS

### 1. Contact details

Creditor Address Telephone number(s) [*] Email address [*] Fax number [*] Web address [*]	[Identity] [Geographical address of the creditor to be used by the debtor ]
If applicable Credit intermediary Address Telephone number(s) [*] E-mail number [*] Fax number [*] Web address [*]	[Identity] [Geographical address of the credit intermediary to be used by the debtor ]
*This information is optional for the creditor. The row may be deleted if the information is not provided	

Wherever 'if applicable' is indicated, the creditor must give the information relevant to the credit product or ,if the information is not relevant for the type of credit considered, delete the respective information or the entire row or indicate that the information is not applicable.

Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding information.

### 2. Description of the main features of the credit product

The type of credit	
The total amount of credit <i>This means the amount of credit to be provided e under the agreement or the credit limit.</i>	The amount should be expressed as a sum of money. In the case of running account credit, the total amount may be expressed as a statement indicating the manner in which the credit limit will be determined where it is not practicable to express the limit as a sum of money]
The duration of the credit agreement	[The duration or minimum duration of the agreement or a statement that

	the agreement has no fixed or minimum duration]
If applicable You may be requested to repay the amount of credit in full on demand at any time.	

### 3. Costs of the credit

The borrowing rate(s) which apply to the credit agreement	[Details of the borrowing rates; the conditions governing the application of that rate and where available, any index or reference rate applicable to the initial borrowing rate as well as the periods, conditions and procedure for varying the borrowing rate; and if different borrowing rates apply in different circumstances, the above information in respect of all the applicable rates.
If applicable Costs If applicable The conditions under which those costs may be changed	[The costs applicable from the time the credit agreement is concluded]
Costs in the case of late payments	Either [A statement that there are no charges for late or missed payments]  Or  [applicable interest rate in the case of late payments and arrangements for its adjustment and, where applicable, any charges payable for default]

### 4. Other important legal aspects

Termination of the credit agreement	[The conditions and procedure for termination the credit agreement]
Consultation with a Credit Reference Agency	[A statement that the creditor will inform the debtor immediately and without charge if it rejects the

	credit application on the basis of a consultation of a credit reference agency ]
If applicable The period of time during which the creditor is bound by the pre-contractual information	[This information is valid from ... until] ... or [Period of time during which the information on this form is valid]

If applicable

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

(a) concerning the creditor	
If applicable Representative of the creditor in your Member State of residence Address Telephone number [*] E-mail address [*] Fax number [*] Web address [*]	[i.e. where different from section1] [Identity] [Geographical address to be used by the debtor ]
If applicable Registration number	[Consumer credit licence number and any other relevant registration number of the creditor ]
If applicable The supervisory authority	[The Office of Fair Trading and/or any other relevant supervisory authority]
(b) concerning the credit agreement	
If applicable The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	[English/other law]
If applicable The law applicable to the credit agreement and/or the competent court	[A statement concerning the law which governs the contract and the courts to which disputes may be
If applicable Language to be used in connection you're your	[Details of the language that the information and contractual terms

agreement	will be supplied in and used, with your consent, for communication during the duration of the credit agreement].
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	[Whether or not there is an out-of-court complaint and redress mechanism for the debtor who is party to the distance contract and, if so, the methods of access to it]
[*] This information is optional for the creditor	