

## CREDIT APPLICATION FORM

**PLEASE COMPLETE ALL THE FIELDS BELOW**

Please return this form to Premium Credit at Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX.

It is very important you read the Premium Credit Limited privacy notice at: [www.premiumcredit.com/privacy-notice](http://www.premiumcredit.com/privacy-notice) before you submit your application. If you would like a paper copy please contact us.

Title <input style="width: 90%;" type="text"/>	Forename <input style="width: 90%;" type="text"/>	Surname /or Company Name (if different from borrower) <input style="width: 95%;" type="text"/>						
Address <input style="width: 98%;" type="text"/>								
Postcode <input style="width: 90%;" type="text"/>								
Date of Birth <input style="width: 95%;" type="text"/>	Email address <input style="width: 95%;" type="text"/>	Mobile Number <input style="width: 95%;" type="text"/>						
Name and address of Service Provider	<input style="width: 98%;" type="text"/>							
Reference number	<input style="width: 98%;" type="text"/>							
Amount of Fees	£ <input style="width: 80%;" type="text"/>	Start date						
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10 monthly payments

3.15% transaction fee (Subject to a minimum Transaction Fee of £20.00)

5.9% APR

Signed: \_\_\_\_\_ Dated: \_\_\_\_\_

### Instruction to your bank or building society to pay by Direct Debit

Please fill in the form and send to:  
Premium Credit Ltd, Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX

**Name and full postal address of your bank or building society**

To The Manager	Bank/building society
Address	
Postcode	

**Name(s) of account holder(s)**

**Branch sort code**

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**Bank/building society account number**

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**Service user number:**  
**942461**

**Reference**

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**Instruction to your bank or building society**  
Please pay Premium Credit Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Premium Credit Limited and, if so, details will be passed electronically to my bank/building society.

**Signature(s)**

**Date**

You can apply to spread payment of your fees over monthly instalments. If you wish to apply to pay by instalments please complete the form overleaf. To apply you must be aged 18 years or over, have a UK residential or BFPO address and hold a bank or building society account which supports Direct Debit payments. Credit is available subject to status and provided by Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX. Tel:0344 736 9818

In assessing your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"), as well as periodic searches at CRAs to manage your account with us. We'll supply your personal information to CRAs and they will give us information about you, including information about your financial situation and history. CRAs will supply to us both public (including electoral register) and shared information about credit, financial situation, financial history and fraud prevention. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We will use this information to: assess your creditworthiness and whether you can afford the product; verify the accuracy of the data you provide, prevent criminal activity, fraud and money laundering; manage your account(s), trace and recover debts; and ensure other offers provided to you are appropriate. We will continue to exchange information about you with CRAs while you have a relationship with us, and inform CRAs about your settled accounts. If you borrow and don't repay on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with CRAs are explained in more detail in the Credit Reference Agencies Information Notice (CRAIN) which can be found at [www.equifax.co.uk/CRAIN](http://www.equifax.co.uk/CRAIN), [www.callcredit.co.uk/CRAIN](http://www.callcredit.co.uk/CRAIN) and [www.experian.co.uk/CRAIN](http://www.experian.co.uk/CRAIN). If your application is accepted, we will send you a welcome pack detailing our full terms and conditions and commence collection of your instalments. A credit agreement will be provided for you to sign either online or return by post and you should read this together with the pre-contract information carefully. You'll be charged £10 if we have to write to remind you to return a signed credit agreement. We may begin collecting your Direct Debits before we have your signed credit agreement to pay for any services you are receiving.

Authorised and regulated by the Financial Conduct Authority.

### Representative Example

Cash price £1000.00

Transaction fee (6.5% of the cash price) £65.00 (subject to a minimum transaction fee of £20)

Representative 12.4% APR variable

This example is based on a credit limit of £1,200 and repayment by equal monthly instalments over 12 months.

Under this example, if you did not add any further transactions you would repay a total of £1065.00 (including the transaction fee) by 12 monthly instalments of £88.75.

### **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 five 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 Premium Credit.