Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Hire Agreement regulated by the Consumer Credit Act 1974

Contract WEBSITE-SAMPLE

Parties

Owner: Local Appliance Rentals Ltd, 7-9 Macon Court, Crewe, Cheshire, CW1 6EA
Company number: 08499181 · FCA firm reference number: 630768
Hirer: Example Customer
1 Example Street
Example Town
AB1 2CD
Agreement number: WEBSITE-SAMPLE

Key Financial Information

Goods hired

Product	Description	Hire amount per regular payment
Example washing machine	Illustrative appliance only; your actual goods and price are specified in your individual agreement.	£50.00

Particular	Amount or timing
Rental rate	£50.00 per calendar month
Scheduled duration from actual delivery	24 calendar months
Collection instalments	24 monthly instalments; dated entries are shown in the attached schedule
Total scheduled rent	£1,200.00
Initial hire payment	None
Balance collected after initial payment	£1,200.00
First collection date	01/12/2026
Collection pattern	23 payments of £50.00, followed by a final payment of £50.00 on 01/11/2028

Key Information

Under this agreement the goods do not become your property and you must not sell them. See “Ownership, use and ending the hire” and the incorporated Terms v3.0 for the contractual terms, including charges, variation and cancellation.

MISSING PAYMENTS

Missing payments could have severe consequences and may make obtaining credit more difficult.

IMPORTANT – READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, the owner cannot enforce this agreement without getting a court order.

The Act also gives you a number of rights. You can end this agreement by writing to the person you make your payments to and giving at least 0 days notice. In order to do this the agreement must have been allowed to run for at least 18 months though this may include the period of notice. You will have to make all payments and pay any amounts you owe until the date the agreement comes to an end.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens’ Advice Bureau.

Your additional contractual right to end the hire earlier remains available under ‘Ownership, use and ending the hire’ and section 9 of the attached Terms v3.0. You do not have to wait 18 months to use that contractual right. The statutory notice above does not restrict your cancellation rights or our agreed early-return arrangements.

Agreement and signatures

By signing, the hirer confirms that the information above and the attached terms have been read, that questions could be asked, and that the goods are hired on the terms shown. No oral statement changes the written agreement unless confirmed in writing by the owner.

This is a Hire Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.
Customer signature: _____
Customer name: _____
Date: _____

For and on behalf of Local Appliance Rentals Ltd
Owner/staff name: _____
Date: _____
Owner/staff signature: _____

Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Incorporated contract details and payment schedule

Contract WEBSITE-SAMPLE · Example Customer

Additional contractual terms

Date of birth: · Mobile:

Ownership, use and ending the hire

This is a hire agreement, not a hire-purchase or rent-to-own agreement. The goods remain the property of Local Appliance Rentals Ltd. Making all rental payments does not transfer ownership or give you any right to purchase.

You may make a separate offer to purchase the goods during or after the hire term. Local Appliance Rentals Ltd may accept or decline that offer at its discretion. No sale or purchase price is guaranteed.

You may end the hire at any time by notifying us by email, telephone or post. No minimum notice period applies. We arrange and pay for collection and confirm the agreed return date in writing.

Rent stops on the agreed return date when you make the goods and supplied accessories reasonably available for collection. Any delay by us in collecting after that date does not create further rent.

Rent already properly accrued and any separately established lawful liability remain payable, less payments and credits. Ending the hire does not make future scheduled rent payable. Your statutory cancellation rights remain unaffected.

When the hire ends early, we calculate the rent properly due for the hire supplied and credit all payments received. Any amount paid towards hire after the effective end date is refunded. Future scheduled instalments cease to be payable, although accrued arrears and separately established lawful liabilities may remain.

For early termination, rental periods are measured from the actual delivery and available-for-use date, not from instalment collection dates. A weekly period is 7 days, a fortnightly period is 14 days, a four-weekly period is 28 days, and a monthly period is a calendar month measured from that start-date anniversary; if that day does not exist in a month, its last day is used. Rent properly due is the agreed rental rate for each complete rental period plus, for the final part-period, that same rate multiplied by the actual days of hire supplied in that part-period divided by the actual days in the full rental period. The start date is included and the effective end date is excluded. The final part-period charge is rounded to the nearest penny, and total rent for hire cannot exceed the agreed total scheduled rent. We credit all hire payments received, less any refunds or reversed payments already accounted for, so no credit or refund is applied twice. Any excess hire payment is refunded. Cooling-off cancellation charges and refunds remain subject to section 10, including its existing deadlines.

At scheduled expiry we arrange free collection. There is no automatic renewal. Completing payments does not transfer ownership.

Actual delivery and payment adjustments

The hire starts when the goods are delivered and available for use, including completion of any agreed installation. The scheduled hire duration runs from that date. The scheduled hire end date is the actual start date plus the agreed number of calendar months for monthly hire, or the agreed number of 7-day, 14-day or 28-day rental periods for weekly, fortnightly or four-weekly hire. We record the actual delivery date and provide a dated confirmation of the actual start and scheduled end dates, with a copy of the payment schedule that you can retain, without overwriting the signed agreement. Delivery does not automatically change the agreed rental rate, scheduled duration, total scheduled rent, instalment amounts, number or collection dates. Regular instalments are collected on the dates in the signed schedule, subject to the stated weekend/bank-holiday rules and your payment authority. Scheduled instalments continue to be collected on the agreed dates even if the goods have not yet been delivered, subject to your payment authority and any separately agreed change. Delivery delay does not automatically pause a scheduled collection. Before you authorise payment, the payment schedule and recurring-card authority explain that scheduled instalments may be collected before delivery. Each payment collected before delivery is an advance payment towards the agreed total scheduled rent and is credited in full; it is not an additional charge or rent for the period before delivery. The full agreed hire duration still runs from actual delivery and availability for use. Any separately agreed initial payment must be separately identified in the schedule and credited once. A missed collection is not charged again without review of payments already received and any required agreement or authority. Any change outside the signed arrangements requires a separate agreement or variation.

Payments, charges and variation

The total scheduled rent will not increase because a part payment is agreed. Any reduced or part-payment arrangement is discussed and confirmed in writing. Unpaid rent already due remains owing unless waived, but repaying arrears over longer does not automatically extend the hire or create new rent. Arrears repayment is separate from ongoing hire. Future regular payments remain at the agreed amount unless a different arrangement is agreed in writing. We do not charge collection fees, late-payment fees or default fees. Court costs or other sums will only be sought where the agreement and applicable law permit them.

Missed payments

Missing a payment may lead to contact from us, arrears, adverse information being reported to a credit reference agency where permitted, termination of the hire, legal proceedings or recovery of the hired goods. Contact us promptly if payment difficulty is likely so that available support and payment options can be considered.

Cancellation and statutory rights

This distance agreement may be cancelled without a reason within 14 days after the day both parties sign and we notify the hirer of acceptance. Notice may be given by email, telephone or post. We arrange and pay for collection. Where early hire was expressly requested, only the lawful proportionate value supplied before cancellation may be charged. Payments are credited and any refund due is made without undue delay and within 14 days. Full details and the optional form appear in the attached Terms v3.0.

Your opportunity to consider the agreement

Read every page before signing. You may keep the pre-contract information and this unexecuted agreement, ask questions, request further explanation, and obtain independent advice. Contact Local Appliance Rentals Ltd on 01642 937401 if anything is unclear or if information is needed in another format.

Rent begins when the goods are delivered and available for use, including any agreed installation. The payment schedule sets out instalments towards the total scheduled rent. Collection dates may differ from the dates of the rental periods. A payment may therefore include an amount towards future hire and is not necessarily entirely in arrears. Every payment is credited towards the hire cost. The timing of collections does not increase the agreed total scheduled rent or shorten the scheduled hire duration. If all scheduled instalments have been paid before the scheduled hire ends, no further rental payment is due for the remaining scheduled period. Completing instalments does not transfer ownership and does not itself determine the hire end date. Any initial payment is credited against scheduled rent. Usual payment date: Monthly from 01/12/2026. If a date falls on a weekend or an England and Wales bank holiday, collection moves to the preceding Friday or earlier working day. The detailed payment schedule below forms part of this agreement.

Detailed payment schedule

Payment	Usual date	Collection date	Amount
1	01/12/2026	01/12/2026	£50.00
2	01/01/2027	24/12/2026	£50.00
3	01/02/2027	01/02/2027	£50.00
4	01/03/2027	01/03/2027	£50.00
5	01/04/2027	01/04/2027	£50.00
6	01/05/2027	30/04/2027	£50.00
7	01/06/2027	01/06/2027	£50.00
8	01/07/2027	01/07/2027	£50.00
9	01/08/2027	30/07/2027	£50.00
10	01/09/2027	01/09/2027	£50.00
11	01/10/2027	01/10/2027	£50.00
12	01/11/2027	01/11/2027	£50.00
13	01/12/2027	01/12/2027	£50.00
14	01/01/2028	31/12/2027	£50.00
15	01/02/2028	01/02/2028	£50.00
16	01/03/2028	01/03/2028	£50.00
17	01/04/2028	31/03/2028	£50.00
18	01/05/2028	28/04/2028	£50.00
19	01/06/2028	01/06/2028	£50.00
20	01/07/2028	30/06/2028	£50.00
21	01/08/2028	01/08/2028	£50.00
22	01/09/2028	01/09/2028	£50.00
23	01/10/2028	29/09/2028	£50.00
24	01/11/2028	01/11/2028	£50.00

Local Appliance Rentals Ltd

Electrical goods hire terms and conditions

Terms v3.0 · 29 October 2026

Version 3.0 | 29 October 2026. For UK consumers hiring electrical goods through agreements arranged wholly online or by telephone. Read these terms with your individual hire agreement and payment schedule. Keep a copy for your records.

1 The agreement and contact details

Owner: Local Appliance Rentals Ltd. Company number: 08499181. Registered office and correspondence and cancellation address: 7-9 Macon Court, Crewe, Cheshire, CW1 6EA. Email: admin@localappliancerentals.co.uk.

Telephone: 01642 937401.

These terms cover electrical goods hired to individual consumers in the United Kingdom under agreements arranged wholly online or by telephone. We means Local Appliance Rentals Ltd; you means the hirer. Goods are brand new unless a phone is expressly described as refurbished before you agree. Your individual agreement identifies the goods, their condition, rental rate, payment frequency, scheduled hire duration and end arrangements.

Read these terms with your individual regulated consumer hire agreement, payment schedule and any recurring-card authority incorporated into it. We provide the required information before signing and a completed copy afterwards. These terms do not replace the prescribed wording, financial particulars, notices or signature requirements of the individual agreement.

The agreement is made when both parties have signed and we have notified you of acceptance. No blank or material term is completed or changed after signature without the legally required agreement and formalities. Your statutory rights are preserved.

2 Ownership and purchase enquiries

This is hire, not hire-purchase or rent-to-own. The goods remain our property. Rental payments pay for use and do not count towards a purchase price. Completing all payments does not transfer ownership or give you a right to buy. You must not sell, pledge, sub-hire or otherwise dispose of the goods.

You may make a separate offer to buy during or after the hire. We may accept or decline it. There is no promised sale, purchase price, nominal final payment or gift. Any sale requires a separate agreement accepted by us. An enquiry or offer does not itself end the hire or suspend amounts properly due. If no sale is completed, return the goods when the hire ends.

3 Rent and included services

Rent starts when the goods are delivered and available for your use, including completion of any installation we have agreed to provide. The scheduled hire duration runs from that date.

The payment schedule sets out instalments towards the total scheduled rent. Collection dates may differ from the dates of the rental periods. A payment may therefore include an amount towards future hire and is not necessarily entirely in arrears.

Every payment is credited towards the hire cost. The timing of collections does not increase the agreed total scheduled rent or shorten the scheduled hire duration. If all scheduled instalments have been paid before the scheduled hire ends, no further rental payment is due for the remaining scheduled period.

Any scheduled instalment or separately agreed initial payment collected before delivery is credited in full towards the total hire cost; it does not start the chargeable hire period. We do not charge rent for a period before delivery or for a delivery delay. Your schedule and subsequent delivery confirmation identify the actual start and scheduled end dates, agreed instalments and their collection dates.

Weekly, fortnightly, four-weekly and calendar-monthly payments are available as agreed. Four-weekly means every 28 days; it is different from calendar-monthly. The individual agreement states the rental amounts, number of payments, duration and total scheduled rent. A term stated in weeks is not automatically converted into calendar months.

There is no administration, delivery, agreed installation, collection, late-payment or default fee. Prices include applicable VAT. Ordinary fault support is included. No insurance product or premium is included.

There is no separate security deposit. Any agreed initial payment is a payment towards hire, not an additional charge or a payment towards ownership. Its amount, date and credit against rental payments are shown in your schedule. Any reduction to the remaining instalments for an initial payment is a credit against the same agreed total scheduled rent, not an additional charge.

4 Payment dates and arrangements

The hire starts when the goods are delivered and available for use, including completion of any agreed installation. The scheduled hire duration runs from that date. The scheduled hire end date is the actual start date plus the agreed number of calendar months for monthly hire, or the agreed number of 7-day, 14-day or 28-day rental periods for weekly, fortnightly or four-weekly hire. We record the actual delivery date and provide a dated confirmation of the actual start and scheduled end dates, with a copy of the payment schedule that you can retain, without overwriting the signed agreement. Delivery does not automatically change the agreed rental rate, scheduled duration, total scheduled rent, instalment amounts, number or collection dates. Regular instalments are collected on the dates in the signed schedule, subject to the stated weekend/bank-holiday rules and your payment authority. Scheduled instalments continue to be collected on the agreed dates even if the goods have not yet been delivered, subject to your payment authority and any separately agreed change. Delivery delay does not automatically pause a scheduled collection. Before you authorise payment, the payment schedule and recurring-card authority explain that scheduled instalments may be collected before delivery. Each payment collected before delivery is an advance payment towards the agreed total scheduled rent and is credited in full; it is not an additional charge or rent for the period before delivery. The full agreed hire duration still runs from actual delivery and availability for use. Any separately agreed initial payment must be separately identified in the schedule and credited once. A missed collection is not charged again without review of payments already received and any required agreement or authority. Any change outside the signed arrangements requires a separate agreement or variation.

If a card collection date falls on a weekend or an England and Wales bank holiday, the agreed collection schedule may bring collection forward to the preceding Friday or earlier working day, subject to the customer’s payment authority. We show the actual collection dates before authorisation. A date adjustment does not change the rental rate, scheduled hire duration or total scheduled rent.

We may agree reduced or part payments after discussing your circumstances. We explain and agree the amount, date and frequency before collection and confirm the arrangement in writing. There is no fixed minimum part payment. Unpaid rent already due remains owing unless waived. Repaying it over a longer period does not increase the total scheduled rent, automatically extend the hire or create new rent. Arrears repayment is separate from ongoing hire.

We explain any change to a payment authority and obtain the required consent before using it. Loss or damage claims are dealt with separately under section 8 and are not silently added to regular card collections.

5 Recurring debit card payments

Sections 3 and 4 explain the instalments, credits, collection dates, payments before delivery and calculation of the hire end date, including 28-day periods for four-weekly hire. Those provisions also apply to this recurring-card authority. Section 9 explains the final account on early return, and section 10 governs cooling-off cancellation.

Where selected, you authorise recurring debit-card collections through Adelante and its payment providers for the amounts and dates agreed. These are not Direct Debits and do not have the Direct Debit Guarantee. We explain the payment reference, descriptor, collection schedule and retry arrangements before you authorise them. The authority forms part of the documents presented with your agreement.

On an authorised scheduled collection date, including an agreed collection date before delivery, Adelante makes the initial automatic attempt. If it fails, an employee may make one manual retry during normal working hours on that same day. If the payment remains unpaid, Adelante makes one automatic retry at 4:00am on the next working day. All times are UK local time. Your payment schedule identifies the applicable working days and bank holidays and the resulting retry dates before you authorise the arrangement. Each attempt remains subject to your authority and the safeguards below.

If the next-working-day automatic retry fails, we contact you before any further retry. We also contact you before any additional manual retry. We explain the amount, date and frequency and obtain any required consent. Contact alone does not authorise a collection. We do not collect an instalment again once paid, or use a cancelled authority. Provider settings do not override your authority, an agreed arrangement or these safeguards.

We use the authority reasonably and proportionately and consider payment difficulties. We stop or suspend requests where required. We do not retry where we have reason to believe sufficient funds will not be available or that a collection would leave insufficient money for priority debts or essential living expenses.

You may cancel the authority by contacting us or your card issuer without our permission. We stop using it when notified of cancellation. Cancellation of the authority does not itself end the hire or remove amounts properly due. Contact us to arrange another payment method or date. You retain your rights to dispute unauthorised or incorrect payments with your card issuer.

6 Delivery and early commencement

We arrange delivery after the agreement is completed and confirm the date and included installation. Rent begins on delivery as explained in section 3. Instalments towards the total scheduled rent are collected as explained in sections 3 and 4, and are not necessarily entirely in arrears. Any separately agreed initial payment is credited once as shown in the schedule. Tell us about access restrictions when arranging delivery. Check the goods on arrival and report faults, damage or incorrect items promptly; not noticing a problem immediately does not remove your statutory rights.

If a phone is refurbished, we disclose that fact and its description, condition and any known material limitations before you agree. The individual agreement identifies it as refurbished. Refurbished goods remain covered by your statutory rights and our ordinary fault support.

Starting supply during the cancellation period requires your express request. You can decline early supply. Requesting early supply does not waive cancellation rights. Section 10 explains any lawful proportionate charge for hire supplied before cancellation.

7 Use faults and repairs

Use the goods for their intended purpose, follow manufacturer instructions and take reasonable care, including ordinary cleaning and user maintenance. Keep supplied accessories. Fair wear and tear is allowed. Do not make unauthorised alterations or repairs. Tell us before moving non-portable goods to another address so suitable arrangements can be agreed.

Stop using an item if you reasonably believe it is unsafe and contact us promptly. We cover ordinary product faults throughout the hire and arrange repair or replacement as appropriate. We explain the next steps and any temporary arrangements. We distinguish ordinary faults from misuse or damage. No automatic repair administration fee applies.

Our repair and replacement promise does not restrict statutory rights, including any right to reject, end the agreement, obtain a price reduction, refund or compensation where applicable. We consider rental adjustments for periods when goods cannot be used because of a fault or our breach in accordance with those rights.

8 Loss theft and damage

Take reasonable care and report loss, theft or damage promptly. You are not responsible for fair wear and tear, ordinary product faults, or loss caused by our breach or negligence. Any liability for loss, theft or accidental damage is subject to applicable law; it is not an automatic charge for a new replacement or all future rentals. Report suspected theft to the police where appropriate. Reporting an incident does not itself establish liability.

Before seeking payment, we explain why you are liable and provide evidence of the reasonable repair cost or actual loss.

We account for age, condition, value immediately before the incident, salvage, recoveries and insurance proceeds. We do not recover the same loss twice or charge for an improvement over the previous condition. You may challenge the assessment. We do not collect a disputed damage amount under the regular rental authority without a separately explained and agreed payment arrangement.

For theft or total loss, rent stops from the incident date you report to us, subject to reasonable evidence of that date. Any lawful loss or damage claim is assessed separately. For an agreement covering several goods, this applies to the affected goods and we explain the corresponding rental adjustment. Any replacement and its rental arrangements must be expressly agreed; it does not automatically restart rent. We provide an account showing accrued rent, credits and any separate claim. Future rentals do not automatically become immediately due.

9 Early return and scheduled expiry

You may end the hire at any time by notifying us by email, telephone or post. No minimum notice period applies. We arrange and pay for collection and confirm the agreed return date in writing.

Rent stops on the agreed return date when you make the goods and supplied accessories reasonably available for collection. Any delay by us in collecting after that date does not create further rent.

Rent already properly accrued and any separately established lawful liability remain payable, less payments and credits. Ending the hire does not make future scheduled rent payable. Your statutory cancellation rights remain unaffected.

When the hire ends early, we calculate the rent properly due for the hire supplied and credit all payments received. Any amount paid towards hire after the effective end date is refunded. Future scheduled instalments cease to be payable, although accrued arrears and separately established lawful liabilities may remain.

For early termination, rental periods are measured from the actual delivery and available-for-use date, not from instalment collection dates. A weekly period is 7 days, a fortnightly period is 14 days, a four-weekly period is 28 days, and a monthly period is a calendar month measured from that start-date anniversary; if that day does not exist in a month, its last day is used. Rent properly due is the agreed rental rate for each complete rental period plus, for the final part-period, that same rate multiplied by the actual days of hire supplied in that part-period divided by the actual days in the full rental period. The start date is included and the effective end date is excluded. The final part-period charge is rounded to the nearest penny, and total rent for hire cannot exceed the agreed total scheduled rent. We credit all hire payments received, less any refunds or reversed payments already accounted for, so no credit or refund is applied twice. Any excess hire payment is refunded. Cooling-off cancellation charges and refunds remain subject to section 10, including its existing deadlines.

We provide a final account showing rent properly due, all payment credits and refunds, and any separately established lawful liabilities. We correct any overpayment or collection error and refund sums due.

An outstanding payment or damage dispute does not prevent you giving notice to end the hire. We assess a condition dispute separately from accepting physical return. This contractual right is additional to statutory termination and cancellation rights.

At the scheduled end, contact us in time to arrange free collection. Completing payments does not transfer ownership.

There is no automatic renewal or new rental obligation. Any agreed extension must be explained and documented before it takes effect using required legal formalities.

Back up and remove personal files, accounts and device locks before collection where safe and possible. Ask for help if a fault prevents this. We remain responsible for handling residual personal data lawfully.

10 Cancellation during the cooling off period

You may cancel this distance hire agreement without giving a reason within 14 days after the day the agreement is made.

The agreement is made when both parties have signed and we have notified you of acceptance. Any longer statutory period or more favourable right is preserved.

Tell us clearly by email to admin@localappliancerentals.co.uk, telephone on 01642 937401, or post to Local Appliance Rentals Ltd, 7-9 Macon Court, Crewe, Cheshire, CW1 6EA. You may use the optional form, but do not have to. Sending your cancellation before the deadline is sufficient. Keep evidence of sending it. We acknowledge cancellation on a durable medium, such as email.

We arrange and pay for collection. Make the goods reasonably available and take reasonable care until collection.

Cancellation does not depend on our later approval or collection having taken place.

10 Cancellation continued

If you expressly request that hire starts during the cancellation period and we supply it, we may charge only the lawful proportionate value supplied up to cancellation. For weekly, fortnightly and four-weekly rent, the daily rate is the agreed period's rental divided by 7, 14 or 28 respectively. For calendar-monthly rent, the daily rate is that rental period's agreed rent divided by the actual number of days in that period. Where hire spans periods, we calculate each separately. We apportion part-days and round the final amount to the nearest penny.

The charge is capped at the price payable for the service supplied, and at market value where the agreed total price is excessive. We do not charge for a period before the goods are available to you, our later collection delay, or early supply where the required information or express request was missing. Delivery and agreed installation do not attract a separate cancellation charge.

We explain any lawful final amount due after crediting payments already received, including any initial payment made before delivery. If we hold money due back to you, we refund it without undue delay and no later than 14 days after we are informed of cancellation, using the same payment method unless you expressly agree otherwise, without a refund fee. We explain any lawful deduction. If no chargeable hire was supplied, any rental payments received are refunded in full. There is no cancellation or administration fee. These terms do not reduce any statutory right to a fuller refund.

11 Payment difficulty and recovery

Contact us if you may miss a payment. We consider your individual circumstances, financial difficulty and support needs, and discuss reasonable options including alternative dates or affordable temporary arrangements. We charge no collection, late-payment or default fee.

Missed payments may lead to arrears contact and, where lawful and appropriate, accurate credit-reference reporting, termination, proceedings or recovery of goods. We give notices required by law and exercise appropriate forbearance.

We consider reported disputes and correct inaccurate reporting. A general term does not replace a required statutory notice.

Inspections and voluntary collections take place at reasonable agreed times with appropriate consent. These terms do not authorise forced entry or entry into your home without the required consent or court authority. We claim court costs or enforcement sums only where lawfully recoverable and, where necessary, awarded by a court. No open-ended administrative recovery charge applies.

12 Complaints

Complain by email, telephone or post using our contact details. We investigate fairly and keep you informed. For complaints within the regulated complaints process, by the end of eight weeks after receipt we send a final response or explain why we cannot yet do so and tell you about referral to the Financial Ombudsman Service.

Where eligible, you may refer your complaint free of charge if dissatisfied with our final response or the applicable response period has expired. Referral normally must be within six months of our final response, subject to the Ombudsman's rules and exceptions. Visit www.financial-ombudsman.org.uk or call 0800 023 4567.

13 Personal information and communications

Our separate privacy notice explains how we use personal information, lawful bases, recipients, retention and your rights.

Optional marketing choices are separate and do not affect your application or rental. Keep contact details up to date. We use agreed contact methods subject to legal service requirements; merely sending a message does not override those requirements.

14 Changes transfer and liability

We do not have a general right to increase your agreed rental price or change terms at will. Material changes require agreement or a specific lawful basis, explanation and required notices and documentation. Corrections cannot reduce your rights or retrospectively authorise an undisclosed charge. We may transfer rights and obligations only where lawful without reducing your protections and will tell you about relevant changes. You must not transfer the hire or dispose of the goods without our agreement.

We do not exclude liability for fraud, fraudulent misrepresentation, death or personal injury caused by negligence, or anything that cannot lawfully be excluded. We do not require you to indemnify us for our negligence or breach. Product quality, fitness, description, service, refund and unfair-term protections remain. Nothing restricts lawful deductions, counterclaims or remedies. Remaining terms operate only so far as fair and lawful if another term is unenforceable.

15 Governing law

English law applies without depriving you of mandatory consumer protections where you live in the United Kingdom. You may use any court available under applicable jurisdiction rules, including your home courts where entitled. These terms do not require consumers in Scotland or Northern Ireland to give up protections or court rights available to them.

Optional cancellation form

To: Local Appliance Rentals Ltd, 7-9 Macon Court, Crewe, Cheshire, CW1 6EA. Email: admin@localappliancerentals.co.uk. Telephone: 01642 937401.

I give notice that I cancel my consumer hire agreement.

Agreement reference: _____

Customer name: _____

Customer address: _____

_____

Date agreement entered into: _____

Date of notice: _____

Signature (only if sent on paper): _____

You can cancel using any clear statement. You do not have to use this form.

Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Optional early-delivery request

Contract WEBSITE-SAMPLE · Example Customer

This request is separate and optional. Signing the main agreement does not select or record it.

Early delivery during the cancellation period

I expressly request delivery and commencement of the hire before the 14-day cancellation period has ended. I understand that my cancellation right continues, and that a lawful proportionate amount may be payable if I cancel after the hire has begun.

Customer signature / initials: _____

Customer name: _____

Date of separate request: _____

Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Privacy information

Contract WEBSITE-SAMPLE · Example Customer

Privacy information - version 21 September 2026

Who we are Local Appliance Rentals Ltd is responsible for deciding how your personal information is used. Contact us at 7-9 Macon Court, Crewe, Cheshire, CW1 6EA, admin@localappliancerentals.co.uk or 01642 937401.

Information we use We use identity and contact details; application, product, agreement and delivery details; payment-card authority and payment history; affordability information and bank transaction data; TransUnion credit information; account, arrears and complaint records; communications; and electronic signatures and audit records.

Where it comes from We obtain information from you, Consents Online and Equifax when you choose Open Banking, TransUnion, your bank, product and delivery suppliers, payment providers, and public, professional or regulatory sources where necessary.

Why we use it and our lawful bases - Contract: to consider your application, enter into and manage the consumer hire agreement, take payments, deliver, repair and collect goods, and communicate about the account.

- Legal obligation: to meet consumer-hire, financial-services, accounting, tax, fraud-prevention and regulatory duties.

- Legitimate interests: to assess affordability and creditworthiness, protect and recover our goods, prevent fraud, manage arrears and legal claims, improve and audit our service, and respond to complaints. We balance these interests against your rights.

- Consent: for Open Banking access and optional marketing where consent is required. You may withdraw consent at any time. This does not make earlier lawful processing unlawful.

Open Banking and affordability If you choose Consents Online, you give separate permission for Consents Online and Equifax to obtain transaction data from your bank and provide it to us. They have their own privacy notice. You may instead provide statements by another method. Our own affordability system analyses the information, but a member of staff always makes the final application decision.

Sharing, storage and your rights

Who we share information with Where necessary, we share information with Consents Online and Equifax; TransUnion; Adelante and payment providers; product suppliers, delivery and repair providers; Amazon Web Services (AWS), our CRM hosting provider, and our selected IT providers; professional advisers; debt-recovery and tracing providers; regulators, the Financial Ombudsman Service, courts and law-enforcement bodies. Access is limited to our staff and providers who need the information. We do not give franchisees access to CRM customer records.

TransUnion We use TransUnion to check credit information and we report account performance, including missed payments and defaults. Incorrect or out-of-date information may affect future applications. Contact us or TransUnion if information is wrong. TransUnion contact information and its credit-reference privacy notice are available at www.transunion.co.uk.

International processing Some service providers may process information outside the UK. Where this occurs, we use an applicable UK adequacy regulation or approved contractual safeguards. Contact us for information about the relevant safeguard. Our live CRM will be hosted using Amazon Web Services (AWS) in London, United Kingdom.

How long we keep it We normally keep information about successful agreements for six years after the agreement closes. We keep information about unsuccessful applications for six years after the decision. We may keep relevant information longer while a complaint, legal claim, investigation or legal obligation remains active. Marketing preferences are kept until consent is withdrawn; we may retain a minimal suppression record so that we respect an opt-out.

Your rights Depending on the circumstances, you may ask us for access to your information, correction, deletion, restriction, portability, or to object to processing based on legitimate interests. You have an absolute right to object to direct marketing. Contact admin@localappliancerentals.co.uk. We may need to retain or continue using information where the law permits or requires it.

Complaints Contact us first at admin@localappliancerentals.co.uk. You may also complain to the Information Commissioner's Office at ico.org.uk or 0303 123 1113.

Receipt record This privacy notice does not require a customer signature. The CRM records its version, when it was supplied and the method used.

Notice version: 21 September 2026
Supplied for: WEBSITE-SAMPLE · Example Customer
Prepared on: 29/10/2026
No customer signature is required for this privacy notice.

Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Optional marketing choices

Contract WEBSITE-SAMPLE · Example Customer

These choices are optional and do not affect the application or hire agreement. Leave every box blank unless the customer positively chooses that method.

☐ Email marketing

☐ Text-message marketing

☐ Telephone marketing

☐ Postal marketing

I understand that I may withdraw a marketing choice at any time by contacting admin@localappliancerentals.co.uk. Each selected choice applies only to marketing from Local Appliance Rentals Ltd.

Customer signature: _____

Customer name: Example Customer

Date: _____

Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Adelante Recurring Payments

Contract WEBSITE-SAMPLE · Example Customer

Payment details

Regular payment: £50.00
Agreement covered: WEBSITE-SAMPLE
First collection: 01/12/2026
Frequency: Monthly
Payment reference: WEBSITE-SAMPLE

What the recurring card authority means

This authority relates to the hire agreement and its incorporated Terms v3.0, supplied with this authority. The advance-payment arrangements and payment safeguards in those terms apply to all collection attempts.

The payment schedule sets out instalments towards the total scheduled rent. Collection dates may differ from the dates of the rental periods. A payment may therefore include an amount towards future hire and is not necessarily entirely in arrears. Every payment is credited towards the hire cost. The timing of collections does not increase the agreed total scheduled rent or shorten the scheduled hire duration. If all scheduled instalments have been paid before the scheduled hire ends, no further rental payment is due for the remaining scheduled period. Completing instalments does not transfer ownership and does not itself determine the hire end date.

The hire starts when the goods are delivered and available for use, including completion of any agreed installation. The scheduled hire duration runs from that date. The scheduled hire end date is the actual start date plus the agreed number of calendar months for monthly hire, or the agreed number of 7-day, 14-day or 28-day rental periods for weekly, fortnightly or four-weekly hire. We record the actual delivery date and provide a dated confirmation of the actual start and scheduled end dates, with a copy of the payment schedule that you can retain, without overwriting the signed agreement. Delivery does not automatically change the agreed rental rate, scheduled duration, total scheduled rent, instalment amounts, number or collection dates. Regular instalments are collected on the dates in the signed schedule, subject to the stated weekend/bank-holiday rules and your payment authority. Scheduled instalments continue to be collected on the agreed dates even if the goods have not yet been delivered, subject to your payment authority and any separately agreed change. Delivery delay does not automatically pause a scheduled collection. Before you authorise payment, the payment schedule and recurring-card authority explain that scheduled instalments may be collected before delivery. Each payment collected before delivery is an advance payment towards the agreed total scheduled rent and is credited in full; it is not an additional charge or rent for the period before delivery. The full agreed hire duration still runs from actual delivery and availability for use. Any separately agreed initial payment must be separately identified in the schedule and credited once. A missed collection is not charged again without review of payments already received and any required agreement or authority. Any change outside the signed arrangements requires a separate agreement or variation.

You authorise Local Appliance Rentals Ltd, through Adelante and its payment providers, to request the payments shown in the agreement from your debit card. These are recurring card payments and are not protected by the Direct Debit Guarantee. They normally appear as LOCALAPPLIANCERENTALS.

The authority will be used for the dates and amounts in the payment schedule. We will not use it to collect a different amount unless you have been told the amount or the basis for calculating it and the agreement permits it.

You may cancel the recurring card authority by contacting us or your card issuer. Cancelling the authority does not cancel the hire agreement or remove sums properly due. Contact us to arrange another payment method.

Alternative payment arrangements are available. Contact us before the due date if the chosen date is unsuitable or an alternative date is needed.

On an authorised scheduled collection date, including an agreed collection date before delivery, Adelante makes the initial automatic attempt. If it fails, an employee may make one manual retry during normal working hours that day. If it remains unpaid, Adelante makes one automatic retry at 4:00am on the next working day. We contact you before any further retry and obtain any required consent.

We may agree reduced or part payments and confirm the arrangement in writing. Unpaid rent already due remains owing unless waived, but repayment over longer does not automatically extend the hire or create new rent.

We do not charge collection fees, late-payment fees or default fees. Any other sum must be permitted by the agreement and applicable law.

Tell us promptly when card details change because of expiry, loss, theft or replacement.

Contact: 01642 937401

Recurring card authority

Customer authorisation

I authorise the recurring card payments described above and in the payment schedule. I understand the amounts and dates, how to cancel the authority, the alternative payment options and the stated retry process.

Customer signature: _____

Customer name: _____

Date: _____

Local Appliance Rentals

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Do you understand your contract?

Contract WEBSITE-SAMPLE · Example Customer

Statement	Customer signature
I understand that this is a HIRE CONTRACT, not hire-purchase or rent-to-own. Making all rental payments does not transfer ownership or give me any right to purchase the goods.	_____
I understand that the goods must be returned when the hire ends unless a separate sale is agreed. I may make a separate offer during or after the hire term, but Local Appliance Rentals Ltd may accept or decline it. No sale or purchase price is guaranteed.	_____
I understand that I may end the hire early and that rent stops on the agreed return date when I make the goods available. Rent already accrued and any separately established lawful liability may remain payable, but future scheduled rent does not automatically become due.	_____
I understand I will pay £50.00 per monthly for 24 payments. The full consumer hire amount is £1,200.00.	_____
I understand that loss, theft or damage is assessed separately. I am not automatically charged for a new replacement or all future rent, and any claim must reflect the reasonable repair cost or actual loss.	_____

Customer signature: _____

Customer name: _____

Date: _____