Local Appliance Rentals Ltd

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Pre-contract information for consumer hire

Customer contact address: 7-9 Macon Court, Crewe, Cheshire, CW1 6EA
Company number: 08499181 · FCA firm reference: 630768
Email: admin@localappliancerentals.co.uk · Telephone: 01642 937401

Proposed agreement: WEBSITE-SAMPLE
Prepared for: Example Customer
Customer address: 1 Example Street
Example Town
AB1 2CD
Prepared on: 29/10/2026
Prepared by: Local Appliance Rentals Ltd

What this agreement is

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.

Goods to be hired

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

Payments and duration

Item	Proposed term
Scheduled hire duration from delivery	24 calendar months
Rental rate	£50.00 monthly
Collection instalment amount	£50.00
Number of instalments	24
Scheduled duration from actual delivery	24 calendar months
First regular payment	01/12/2026
Hire payments over the full term	£1,200.00
Total amount payable if kept for the full term	£1,200.00
Initial hire payment recorded	None recorded

Rent starts when the goods are delivered and available for use, including any agreed installation. 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. Completing instalments does not transfer ownership and does not itself determine the hire end date. Any agreed initial payment taken before delivery is credited in full against scheduled rent and is not a security deposit. Payment method: recurring debit-card payment through Adelante. Payment dates, periods covered and any adjusted first or final payment must match the schedule supplied with the live agreement.

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.

Recurring card-payment authority

This authority allows requests for payment to be made against your debit card; it is not a Direct Debit.

The regular amount, frequency and first payment date are shown above.

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.

You can cancel the recurring card authority by contacting Local Appliance Rentals Ltd or your card issuer. Cancelling the authority does not cancel the consumer hire agreement or any amount properly due under it. An alternative payment method must then be agreed.

Contact us before the due date if another payment date or payment method is needed.

We may agree reduced or part payments after discussing your circumstances and confirm the arrangement in writing. Unpaid rent already due remains owing unless waived. Repaying arrears over longer does not increase scheduled rent, automatically extend the hire or create new rent; arrears repayment is separate from ongoing hire.

There is no administration, delivery, agreed installation, collection, late-payment or default fee.

Important consequences and choices

The goods remain on hire and must be looked after. The live agreement explains responsibility for loss, theft or damage.

We use TransUnion and may report missed payments and defaults where this is lawful, fair, accurate and consistent with the notices supplied to you. Missed payments may also lead to contact, arrears, termination or lawful recovery of the hired goods.

Read the complete hire agreement before signing. You must have enough time to consider them and may ask questions or request further information.

Tell us if you need the information in another format or additional help to understand it.

Payments before delivery

Scheduled instalments continue 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. Every payment before delivery is an advance towards the agreed total scheduled rent and is credited in full. It is not rent for the period before delivery. The full agreed hire duration runs from actual delivery and availability for use. Any separately agreed initial payment is identified and credited once. See sections 3–5 of the incorporated Terms v3.0 dated 29 October 2026.

Delivery, repairs and returns

We arrange delivery after the agreement is completed. Rent begins when the goods are delivered and available for use. Delivery during the 14-day cancellation period requires the customer's express request.

We cover ordinary product faults and arrange repair or replacement as appropriate.

We arrange and pay for collection when goods are returned.

Arrears already due remain payable after return, although we may reduce or write them off after considering the individual circumstances.

Fair wear, ordinary faults and loss caused by our breach or negligence are not the customer's responsibility. Any lawful loss, theft or damage claim is assessed separately using reasonable repair cost or actual loss, accounting for age, condition, salvage and recoveries. A disputed amount is not collected using the regular rental authority without a separately agreed arrangement.

Online cancellation rights

You may cancel this distance hire agreement without giving a reason within 14 days after the day both parties have signed and we notify you of acceptance. Cancel by email to admin@localappliancerentals.co.uk, telephone on 01642 937401, post to 7-9 Macon Court, Crewe, Cheshire, CW1 6EA, or the optional form below. We acknowledge cancellation by email or another durable medium, arrange and pay for collection, and cancellation does not depend on our approval. Where early hire was expressly requested, only the lawful proportionate hire supplied before cancellation may be charged; payments are credited and any refund due is made without undue delay and within 14 days.

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

Model cancellation form

To Local Appliance Rentals Ltd, 7-9 Macon Court, Crewe, Cheshire, CW1 6EA · admin@localappliancerentals.co.uk
I give notice that I cancel my consumer hire agreement.
Agreement reference: _____
Customer name: _____
Customer address: _____
Date agreement entered into: _____
Telephone: _____
Date notice given: _____
Signature (only if sent on paper): _____

Questions: 01642 937401

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 Ltd

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Privacy information · 1 of 2

Proposed agreement 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.

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 Ltd

WEBSITE SAMPLE - FOR INFORMATION ONLY - NOT FOR SIGNATURE

Privacy information · 2 of 2

Proposed agreement WEBSITE-SAMPLE · Example Customer

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.