

# PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information – SECCI)

## 1. Contact Details

Creditor	Local Appliance Rentals Ltd
Address	27 Old Gloucester St London WC1N 3AX
E-mail address	<a href="mailto:admin@localappliance rentals.co.uk">admin@localappliance rentals.co.uk</a>
Web address	<a href="http://www.localappliance rentals.co.uk">www.localappliance rentals.co.uk</a>

## 2. Key Features of the credit product

The type of credit	Consumer Hire
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	Total amount of credit is stipulated on the Rental Agreement and may increase if fees are accrued over the life of the contract
How and when credit would be provided.	Credit in the form of a rental item on an approved Rental Agreement will be supplied upon receiving the first rental payment for the item as stipulated on the Rental Agreement
The duration of the credit agreement	The duration is stipulated on the Rental Agreement and is subject to change if fees are applied or payments are missed
Repayments	Rental payments are stipulated on the Rental Agreement and occur on the set frequency for the minimum term as also stated on the Rental Agreement.
The total amount you will have to pay This means the amount you have borrowed plus interest and any costs	The total amount you will have to pay is stipulated on the Rental Agreement. This may increase if fees are applied to the Agreement during its duration. Your annual customer statement will provide any clarification on the total amount you have to pay, if there have been any additional fees incurred.
Description of goods/services/land Cash price	Credit is provided in the form of goods, a description of which are stated on the Rental Agreement

<p>Security required</p> <p>This is a description of the security to be provided by you in relation to the credit agreement.</p>	<p>The security are the rental good/s that are the subject of the agreement</p>
--	---

### 3. Costs of the credit

<p>The borrowing rate(s) which apply to the credit agreement</p>	<p>Not applicable – you make set Rental payments for the goods provided. Not repayments on a loan. There is no applicable rate of interest on a consumer hire agreement</p>
<p>Annual Percentage Rate of Charge (APR)</p> <p>This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p>Not applicable – you make set Rental payments for the goods provided. Not repayments on a loan. There is no applicable rate of interest on a consumer hire agreement</p>
<p>Any other costs deriving from the credit agreement</p>	<p>You may be charged a One-off application fee of £25</p>
<p>Conditions under which the above charges can be changed</p>	<p>This charge may be applied to the Rental Agreement at the creation of the Agreement</p>
<p>Costs in the case of late payments</p> <p>Consequences of missing payments</p>	<p>Late payment fees are stipulated in the Local Appliance Rentals Terms and Conditions provided at the time of Agreement signing.</p> <p>If payments are continually missed then repossession of the items will be undertaken. If repossession is not possible then default proceedings will ensue. This includes listing the unpaid debt on your Credit File making it more difficult to obtain future credit and possible legal proceedings.</p>

#### 4. Other important Legal aspects

Right of withdrawal	You are able to cancel the contract at any time by returning the goods in re-rental condition back to Local Appliance Rentals. No further payments need to be made on the contract
Early repayment	You have the right to repay the credit early at any time in full or partially
Consultation with a Credit Reference Agency	Local Appliance Rentals will inform you immediately and without charge if it rejects the credit application on the basis of a consultation with Credit Reference Agency Experian
Right to a draft credit agreement	A draft credit agreement is available on our website
The period of time during which the creditor is bound by the pre-contractual information	This information is valid for the period stated on the Rental Agreement

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

(a) concerning the creditor	
Registration number	Consumer Credit Licence Number: 662732

The supervisory authority	The Office of Fair Trading and the Financial Conduct Authority
(b) concerning the credit agreement	
Exercise of the right to cancel	You are able to cancel the contract at any time by returning the goods in re-rental condition back to Local Appliance Rentals. No further payments need to be made on the contract
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	English - This agreement shall be governed by the law and courts of England and Wales
The law applicable to the credit agreement and/or the competent court	Consumer Credit Act 1974
Language to be used in connection with your agreement	The Rental Agreement and all communications will be in English for the duration of your Agreement
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	<p>Any complaint should be addressed to Local Appliance Rentals in the first instance using the contact details shown above and you should provide us with full details of the nature of your complaint.</p> <p>You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.</p> <p>If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. You can find out more information about the Financial Ombudsman service and the complaint procedure at <a href="https://www.financial-ombudsman.org.uk/">https://www.financial-ombudsman.org.uk/</a> and by reading the included Financial Ombudsman Service explanatory leaflet.</p>