

General service fee tariff

These charges are correct as at 1 November 2019

This tariff relates to all products under administration; not all of the fees illustrated will relate to your particular product or loan. No fees are charged for the normal day to day administration of your account. However, you may find that you require a particular service at some point during the term of your loan. Additionally, it may be necessary for us to undertake additional activities should your account fall into arrears. The following are the most common activities that may take place, any fees not referred to in this tariff will be advised on request or at the time the service is provided.

Accounts in arrears

Should your account be in arrears, the following charges may be added to your account (subject to the contract that you have entered in to).

	Charge	Description
Home visit/Field call	up to £100.00 plus VAT	Should it be necessary to instruct an agent to call at your home address in relation to arrears on your account, a charge of up to this amount will be debited to your account.
Solicitor instruction fee	£125.00	Where it is necessary to instruct Solicitors regarding arrears on your account, this legal fee will be applied.

Account services for secured loans

If you have a secured loan with us, the following services will incur a fee. Under normal circumstances, fees will be debited to your account (but we reserve the right to request immediate payment) and may incur additional interest charges unless you pay the fee. Those fees highlighted with an * are payable immediately.

	Charge	Description
Legal & discharge fee*	£150.00	This fee will be charged in addition to any product related fee if you redeem your loan prior to the natural expiry date.

Account services for car loans

If you have a car finance loan with us, the following services/recovery costs will incur a fee. Under normal circumstances, fees will be debited to your account (but we reserve the right to request immediate payment) and may incur additional interest charges unless you pay the fee.

	Charge	Description
Vehicle recovery costs	Variable plus VAT	The full costs expended will be charged if it is necessary to issue an instruction for your vehicle to be recovered.

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