

GENERAL SERVICE FEE TARIFF

Charges are correct as at 1 April 2015

This tariff relates to all products under administration; not all 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.

	Charge	Description
Payment returned unpaid	£10	This fee is charged if any direct debit or cheque payment is refused by your bank; we will charge this fee on each occasion for the additional administration required.
Arrears letters issued	£10	This fee is charged on each occasion it is necessary to issue a letter relating to any arrears on your account.
Telephone contact	£12	This fee is charged on each occasion it is necessary to contact you by telephone in relation to arrears on your account.
Home visit/Field call	up to £100 plus VAT	This fee is charged on each occasion it is necessary to instruct an agent to call at your home address in relation to arrears on your account.
Final demand/Default notice	£10	This fee is charged if it is necessary to issue a final demand or default notice in respect of outstanding arrears on your account.
Solicitor instruction fee	£125	This fee is charged on each occasion it is necessary to instruct solicitors regarding arrears on your account.

Account services for car finance agreements

If you have a car finance agreement 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 attract additional interest charges until paid.

	Charge	Description
Certificate of interest	£15	This fee will be charged if we have to provide a summary of the interest that has been applied to your loan.
Lender's reference	£50 plus VAT	This fee is charged if you apply for a loan with another lender and we are required to provide a reference.
Amending vehicle details	£25	This fee will be charged if you amend your vehicle registration details to cover the additional work necessary in amending our records.
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.
Telegraphic transfer	£25	This fee is charged if we are required to telegraphically transfer funds to you.