

JusDrive

FINANCE PROPOSAL FORM

Personal Details

Title: Mr / Mrs / Miss / Ms / Dr / Other ()	Current Address:
Forename:	
Middle Name(s):	
Surname:	
Date of Birth:	Post Code:
Marital Status:	Time at address: Years Months
Dependants:	Previous Address: (Complete if less than 3 years at current address)
Home Tel No:	
Mobile Tel No:	
Email address:	
Driving Licence No:	Post Code:
Residential Status:	Time at Address: Years Months

Additional Address (if current and previous are less than 3 years)

Address:	
Postcode:	Time at Address Years Months

Employment Details 3 years minimum needed

Employment Status: Full Time / Part time / Self Employed	Job Description:
Current Employer:	Employment Industry:
Address:	Time with Employer: Years Months
	Telephone Number:
Postcode:	Annual Salary: £ Typical Monthly Net £
Previous Employment (if Current is less than 3 years)	
Employment Status: Full Time / Part Time / Self Employed	Job Description:
Previous Employer:	Employment Industry:
Address:	Time with Employer: Years Months
	Telephone Number:
Postcode:	Annual Salary: £ Typical Monthly Net £

Bank Details

Account Name:	Bank Name and Branch:
Account Number:	
Sort Code: / /	Time with Bank:

The information provided forms the basis of the decision reached by the finance provider based upon your credit profile. By completing these forms, you are agreeing to a credit search being undertaken to ascertain an underwriting decision. Any information on this form that is found to be untrue could be deemed as fraud and further action may be taken. Your personal data is held in accordance with the data Protection Act 1988. Some or all of your data that you supply to us in connection with your finance or insurance proposal will be passed to insurers and other companies in order to operate your contract (for example Underwriting, claims handling) We will pass your details to finance lenders in order to reach a decision on the eligibility of your application. JusDrive LTD is a registered company (09499429)



GDPR / DATA PROTECTION

Your privacy is important to us, and we want to communicate with you in a way which has your consent, and which is in line with UK law on data protection. As a result of a change in UK law, we now need your consent on how we contact you. Please fill in the contact details you want us to use to communicate with you:

(Please Type --- AS PROPOSAL --- If you are using the same details as your Proposal Form)

Name _____
Address: _____

Email Address: _____
Phone Number: _____

By signing this form, you are confirming that you are consenting JusDrive LTD (Company registration Number 09499429), to holding and processing your personal data for the following purposes

I consent to JusDrive LTD contacting me by post phone or email.

To keep me informed about news, promotions, and services at JusDrive
(note you can unsubscribe from JusDrive at any time);

To share my contact details with Warranty Companies (If a vehicle is purchased / leased from JusDrive and a Warranty is required), and to share my contact details with Garages / Repair Centres when my vehicle requires mechanical attention.

To share my contact and personal details with Finance Companies (From Our Selected Panel of Funders; available upon request) so that they can underwrite and decide based on my finance application. I also understand that finance companies may have to contact me direct to discuss my application.

Signed: _____ Dated: _____

You can grant consent to all the purposes; one of the purposes or none of the purposes. Where you do not grant consent we will not be able to use your personal data; (so for example we may not be able to process your application form); except in certain limited situations, such as where required to do so by law or to protect members of the public from serious harm. You can find out more about how we use your data from our "Privacy Notice" which is available upon request.

You can withdraw or change your consent at any time by contacting the Data Protection Officer at JusDrive LTD of North London Business Park, Oakleigh Road South, London, England, N11 1GN. Please note that all processing of your personal data will cease once you have withdrawn consent, other than where this is required by law, but this will not affect any personal data that has already been processed prior to this point.

*JusDrive LTD
North London Business Park, Oakleigh Road South, London, England, N11 1GN
(09499429)*



SUMMARY OF AGREEMENT & TERMS AND CONDITIONS

Dear Customer:

Thank you for choosing JusDrive for the purchase of your new car and we hope that you are more than satisfied with the service that you have received. By signing this agreement below you are confirming that you have read and understood the content in it.

You should make the credit intermediary aware of any future changes that may affect your ability to make repayments detailed in your agreement. These changes will be communicated to the Creditors lending unit for further consideration.

Failure to make payments as they fall due will mean that you have broken the terms of your agreement and could result in a creditor taking legal action against you. This may include repossession of the goods and / or obtaining a charging order against the property you own. By signing this form you are confirming that you have received your pre-contract information, and fully understand the content in it. Deposits taken are not refundable, and any refund is at the discretion of JusDrive, once a deposit is taken you are entering into a contract to obtain a car. You may incur additional costs and it could make it more difficult for you to obtain credit.

If you have any health issues that could affect your ability to fully understand (the product), or the commitment you are entering into, you should consider very carefully whether you need further time to consider this application or would like a family member or friend to help you make your decision. Please tell the credit intermediary if this is the case.

All goods must be maintained in line with the manufacturers recommendations.

Please tick to confirm what product you have received A. Signed a PCP deal [], B. Signed a Conditional Sale Agreement with a final residual payment [], C. Signed a Straight HP deal with no final residual value [], D. Signed a Contract Hire Agreement []. (If a mileage allowance has been agreed, this will be present on your finance documents and there may be an additional charge if this allowance is exceeded)

Where your final instalment is a balloon payment on your agreement, this will be your responsibility to pay and the payment required may be greater than the value of the goods at the time the payment is due.

By signing this agreement, you are confirming that you received from JusDrive your Initial Disclosure forms and Demands and Needs Forms, and that after further discussion you have decided to take the finance product offered by JusDrive, this being the product that you are now signing for. Please delete as appropriate to confirm that these documents were / weren't signed on trade premises.

If you are acting as a guarantor, please ensure that you have spoken with the salesman and fully understand the liability that you will be undertaking, and that you are happy with the terms and conditions surrounding the agreement. If joint signatures are not on the forms you will not be acting as a guarantor and the finance agreement is solely in your name.

Finance has to be for the individual using the vehicle, please do not sign this agreement if you are not the user of the vehicle or if you are not the guarantor. JusDrive do not provide car insurance, it is the owners legal requirement to obtain their own car insurance.

IMPORTANT PLEASE READ. Any information given by WhatsApp, Messenger, Social Media Platforms or Direct Text Message do not constitute a legally binding contract. You are basing your final decision to purchase your new car on the information presented in the finance contract provided by the finance provider. By Signing this document you are confirming that you fully understand the content of the finance agreement and are happy to proceed.

Intermediary Declaration

I gave a verbal explanation covering the required items noted above and answered any questions that the customer had

Signed _____ Date _____

Customer Declaration The above is a fair representation of the verbal explanation given to me by the Intermediary, and any questions I had were answered to my satisfaction

Signed _____ Date _____

JusDrive LTD of North London Business Park, Oakleigh Road South, London, England, N11 1GN. Telephone 02036681534.



JUSDRIVE CUSTOMER TERMS AND CONDITIONS

1. Definitions

1.1. In these Conditions, the following definitions apply.

Conditions the standard terms and conditions set in this document and includes any special terms and conditions agreed in writing between Us and You.

Consumer an individual acting for purposes that are wholly or mainly outside that individual's trade, business, craft or profession.

Contract the contract concluded between Us and You for the contract for the supply of the Vehicle in accordance with these Conditions.

Order: your order for the supply of the Vehicle, as set out in your order form, or your acceptance of our quotation as the case may be. Trade Buyer a person, firm, company or other body that is involved in the motor trade or connected with the motor trade through their line of business.

Vehicle the motor vehicle, as set out in the Order, that we supply to you in accordance with these Conditions and under the Contract.

We/Us/Our JusDrive LTD

You/You're the person or party who agrees to purchase the Vehicle (not acting as an intermediary or reseller unless this has been specifically agreed by us in writing).

2. Information about us and how to contact us

2.1 Who we are, We are JusDrive a company registered in England and Wales. Our company registration number is 09499429 and our registered office is at North London Business Park, Oakleigh Road South, London, England, N11 1GN. JusDrive LTD is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 960170.

2.2 How to contact us. You can contact us by telephoning our team at 02036681534 or by writing to us at the address in clause 2.1 above or by email to info@jusdrive.co.uk

2.3 Complaints: We are confident that you will be satisfied with the service that we provide at JusDrive. If you do have any concerns or complaints as to the service we have provided please contact us and we will be endeavour to resolve any issues. If we cannot resolve your complaint to your satisfaction you may be entitled to refer your complaint on to the Financial Ombudsman Service.

2.4 How we may contact you. If we have to contact you we will do so by telephone or by writing to you at the email address or postal address you provided to us in the GDPR Form.

3. Our contract with you

3.1 How we will accept the Order. Our acceptance of your Order will take place when we confirm that we are able to supply you with the Vehicle, which we will confirm in writing to you, at which point the Contract, which is binding, will come into existence between you and us.

No order form shall be deemed to be accepted by us until we have confirmed this to you.

3.2 If we cannot accept the Order. If we are unable to accept your Order, we will inform you of this. This might be because a credit reference we have obtained for you does not meet our minimum requirements, because we have identified an error in the price or description of the Vehicle or because we are unable to meet a delivery deadline you have specified.

3.3 If we cannot fulfil the Order: We may at any time cancel the Contract if the manufacturer ceases to make the Vehicle or if the manufacturer ceases to supply Vehicle to the UK market. If we are unable to supply any option or accessory, whether factory fitted or otherwise, we may at our discretion either substitute a reasonable equivalent or delete the option or accessory from the Contract. If any accessory is deleted the purchase price shall be adjusted by the price thereof. The inability of us to supply an option or accessory shall not constitute a breach of contract or entitle you to reject the Vehicle.

4. Delivery

4.1 Collection by you. If you have asked to collect the Vehicle from our premises, we shall agree a time that you can collect the Vehicle from us at any time during our working hours.

4.2 Failure to collect the Vehicle: If you fail to collect the Vehicle within 14 days of us notifying you that it is ready for collection then we may at our option either:

4.2.1 store the Vehicle at our premises with us charging you additional storage costs; or

4.2.2 upon giving you 7 days' notice of our intention to do so, elect to treat the contract as cancelled by you and thereupon any sums paid by you shall be returned less a sum equivalent to a reasonable administration fee, any damages, loss or expenses which we may have suffered or incurred by reason of your default (including as a

result of selling such vehicle at a lower value) and/or storage costs and we shall be under no further liability to the you. In this event we may, at our option elect to return any part-exchange vehicle or to retain it at any agreed trade-in price (in which case the agreed trade-in price shall be treated as part of the sums paid for the purpose of this clause). 4.3

Delivery by us: Where you have asked us to deliver the Vehicle all costs of delivery shall be borne by you and will be notified to you during the order process.

4.3 Delivery by us: Where you have asked us to deliver the Vehicle all costs of delivery shall be borne by you and will be notified to you during the order process.

4.4 When we will deliver. During the order process we will let you know when we will deliver the Vehicle to you. We shall aim to deliver the Vehicle to you as soon as possible and will use our best endeavours to secure a delivery date or dates.

4.5 We are not responsible for delays outside our control. If our delivery of the Vehicle is delayed by an event outside our control, then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. We will not be

liable for delays caused by the event, or any losses suffered by you.

4.6 If you do not take delivery. If we attempt delivery and we cannot complete delivery because you are not there to take delivery, we will contact you for further instructions. If you do not rearrange delivery or allow us to deliver within 14 days of the first attempted delivery, we may at our sole option:

4.6.1 store the Vehicle at our premises with us charging you additional storage costs; or

4.6.2 upon giving you 7 days' notice of our intention to do so, elect to treat the contract as cancelled by you and thereupon any sums paid by you shall be returned less a sum equivalent to a reasonable administration fee, any damages, loss or expenses which we may have suffered or incurred by reason of your default (including as a result of selling such vehicle at a lower value) and/or storage costs and we shall be under no further liability to the you. In this event we may, at our option elect to return any part-exchange vehicle or to retain it at any agreed trade-in price (in which case the agreed trade-in price shall be treated as part of the sums paid for the purpose of this clause).

4.7 When you become responsible for the Vehicle. The Vehicle will be your responsibility from the time we deliver the Vehicle to the address you gave us or you collect it from us. It is your responsibility to examine the Vehicle both prior to submitting the Order (if possible) and immediately upon taking delivery or collecting the Vehicle. You are reminded that the condition of satisfactory quality implied by law does not operate in relation to any defects which such an examination ought to reveal. If we bring to your attention any defects in the Vehicle before the signing the Contract, the condition of satisfactory quality referred to above does not operate in relation to those defects notified to you.

5. Title

5.1 When you own the Vehicle. You own the Vehicle once we have received payment in full and, in the case of a payment by cheque, the cheque has been cleared.

5.2 Retention of title. If you have already taken physical possession of the Vehicle but ownership has not yet passed to you in accordance with clause 5.1, you agree to ensure that the Vehicle is properly stored, protected and insured, and identified as our property. Until such time as ownership legally passes to you in accordance with clause 5.1 we shall be entitled at any time to require you to return the Vehicle to us and if you fail to do so forthwith, we shall be entitled to enter upon your premises, or the premises of any third party, where the Vehicle is stored and repossess the Vehicle.

5.3 If ownership of the Vehicle has not yet passed to you in accordance with clause 5.1 you shall not be entitled to sell, pledge or in any way charge by way of security for any indebtedness the Vehicle whilst it remains our property. In the event that you do so all monies owed by you to us (without prejudice to any other right or remedy that we may have) shall immediately become due and payable.

6. Price and payment

6.1 Where to find the price for the Vehicle. The price of the Vehicle (which includes VAT) will be the price set out in our price list in force at the date of the Order unless we have agreed another price in writing. We use our best efforts to ensure that the price of product advised to you is correct. However please see clause 6.2 for what happens if we discover an error in the price of the product you order.

6.2 What happens if we got the price wrong. It is always possible that, despite our best efforts, that there has been an error in our pricing. We will normally check prices before accepting your order so that, where the product's correct price at your order date is less than our stated price at your order date, we will charge the lower amount. If the product's correct price at your order date is higher than the price stated, we will contact you for your instructions before we accept your order.

6.3 When you must pay. You must pay (whether in full or part payment) for the Vehicle (including delivery costs if relevant) before we dispatch the Vehicle or you can collect it. This shall also include allowing us a reasonable period of time to confirm the validity of any payment made by you. Payment must be without set-off or counterclaim and in full unless this condition has been expressly excluded in writing by us. Time of payment shall be of the essence.

6.4 Finance. If you are using a finance company to purchase the Vehicle from us we shall not unless in exceptional circumstances release the Vehicle until the price has been discharged in full, including receipt of cleared funds from the said finance company. In the event that you cancel your finance arrangement this will in no way release you from your obligation to pay us under these Conditions.

6.5 Part-exchange. If we agree to a proportion of the price of the Vehicle being satisfied by way of a part-exchange vehicle, such vehicle must be delivered to us on or before delivery or your collection of the Vehicle. Furthermore, where we have agreed to accept a part exchange the following conditions shall apply:

6.5.1 you warrant that any statements, representations or information provided by you in relation to the part-exchange vehicle is true and accurate to the best of your knowledge; and

6.5.2 you make known to us any outstanding credit or other finance arrangement which is in operation in relation to the part-exchange vehicle;

6.5.3 the part-exchange vehicle must be delivered to us in the condition in which you represented it would be. In the event that either of the above conditions are not met we shall at our sole discretion be entitled to cancel the Contract and recover from you a sum equivalent to a reasonable administration fee, any damages, loss or expenses which we may have suffered or incurred by reason of your breach. This may include deducting such sum from any deposit paid by you.

6.6 How you can pay: If you wish to pay for the Vehicle (in full or in part) by cash the maximum amount of a cash payment permissible is £5,000.

6.7 We can charge interest if you pay late. If you do not make any payment to us by the due date we may charge interest to you on the overdue amount at the rate of 6% a year above the base lending rate of Barclays Bank plc from time to time. This interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment. You must pay us interest together with any overdue amount.

7. The Vehicle

7.1 New vehicles: If the Vehicle that you purchase from us is new, then the following additional conditions shall apply:

7.1.1 you shall be responsible for the payment of any amount of car tax and value added tax or other tax or duty that we have legally become bound to pay, notwithstanding any amount specified on the Order;

the delivery of the Vehicle shall be subject to any terms and conditions of the manufacturer regarding the supply or resale of the Vehicle by us and we shall not be liable for any failure of delay caused by or resulting from our compliance with such terms and conditions; and

7.1.2 if before delivery of the Vehicle the manufacturer's recommended retail price for the Vehicle is increased we may give notice of our intention to pass on to you such increase. You shall be entitled receipt on receipt of such notice to cancel the contract by writing to us within 21 days of the date of our initial notice. If you do not inform us of any decision to cancel the Contract in

accordance with this clause, then you hereby acknowledge that you shall be bound to purchase the Vehicle at the increased price. If you do cancel the Contract, then any deposit paid by you shall be returned and we shall be under no further liability to you.

- 7.2 In the event that the Vehicle was not originally supplied via the manufacturer's official distributor for the United Kingdom you hereby accept that the specification may vary from the standard British specification (for example left-hand drive).
- 7.3 We shall use our reasonable endeavours to verify the Vehicle's mileage including where possible an examination of the Vehicle's service or MOT history or an HPI check. However, any mileage that is quoted in relation to the Vehicle is approximate only and we shall in no way be liable to you for any inaccuracy in relation to such mileage.

8. Warranty

- 8.1 Trade Buyers. The provisions of this clause 8 does not specifically apply Trade Buyers. We provide no warranty to Trade Buyers. If you are a Trade Buyer, you are deemed to have performed your own due diligence in relation to the Vehicle which shall include (but is not limited to) background checks on the Vehicle and a reasonable physical inspection of the Vehicle to such extent that would reveal any obvious defects. We may at our sole discretion sell Vehicles which are not fit for road use to Trade Buyers.
- 8.2 General: All cars sold by us come with a minimum 3-month warranty which will commence on the date of collection by you or delivery by us (as the case may be). Additional warranty cover can be purchased.
- 8.3 New vehicles: If you are purchasing a new vehicle, the Vehicle shall be warranted by the manufacturer and we shall use our reasonable endeavours to pass the benefit of any manufacturer's warranty on to you. The manufacturer's warranty is not affected by any change of ownership of the Vehicle. Remedial work under such warranty may be carried out by any dealer approved by the relevant manufacturer (a 'Dealer') at whose sole option any defective parts will be repaired or replaced. Any part replaced under the manufacturer's warranty or extended warranty is warranted to be free from defects in parts and materials until expiry of the original vehicle warranty. The manufacturer's warranty does not apply if and to the extent that the defect is caused or worsened by one of the following circumstances:
- 8.3.1 after discovering the defect you failed either to inform us or to have the defect examined by a Dealer without reasonable delay;
 - 8.3.2 you have failed to give a Dealer the option to repair the Vehicle without reasonable delay;
 - 8.3.3 the Vehicle has been subject to improper use, misuse, negligence, or accident;
 - 8.3.4 repairs or maintenance has not been carried out by or through a Dealer and/or in accordance with the manufacturer's recommendations; and
 - 8.3.5 unapproved parts have been installed into the Vehicle or the Vehicle has been altered or modified in a manner not approved by the manufacturer.
- 8.4 Used vehicles: If you are purchasing a second-hand or used vehicle, we shall transfer to you the unexpired portion of the manufacturer's warranty (if any) together with any used car warranty made available with respect to the Vehicle as stated on the front of the Order. 9. Used Vehicles

9.1 General conditions:

You acknowledge that in the case of the Vehicle being a second-hand vehicle the Vehicle will be sold subject to such wear and tear as is reasonable for a vehicle of its age, type, usage and mileage, and subject to paintwork and/or bodywork repairs that may have been carried out to it.

10. Cancellation and Termination

- 10.1 Consumer cancellation: If you are a Consumer and you have completed the Contract either by telephone or email or otherwise away from our premises then you will have a 14 day cooling off period from the date the Contract was entered into in which you can change your mind and cancel the Contract. In order to cancel in these circumstances, you should do notify us in writing clearly stating your intention to cancel. Deposits taken are not refundable, and any refund is at the discretion of JusDrive, once a deposit is taken you are entering into a contract to obtain a car. To insure the return of the vehicle it must be parked up and not used, the mileage should not exceed 100 miles from the mileage recorded on delivery. If this mileage is exceeded you are deemed to have accepted the vehicle and your rights to return will be rejected, <https://www.autobutler.co.uk/wiki/dfp-regeneration>
- 10.2 Personalised or Custom Made: If you are a Consumer and you have made the decision to Personalise or Customise a vehicle, which can include but is not limited to Altering the colour of a vehicle including alloy wheels, bumpers, grills, vents, tints, wrapping a vehicle, upgrading alloy wheels, modifying the Interior then the 14 day cooling off period does not apply.
- 10.3 If you are a Consumer and you cancel the Contract in accordance with clause 10.1 then you must either return the Vehicle to us or allow us to collect it from you. Please note that we will deduct from any refund owed to you the direct cost to us of collection of the Vehicle after your cancellation. We may also deduct from any refund owed to you a sum equivalent to value of any diminishment in the value of the Vehicle because of your handling the Vehicle beyond what is necessary and reasonable (for example if you have driven in excess of 100 miles in that time).
- 10.4 Except as provided by law, or under clauses 10.1 of these Conditions, no Order which has been accepted by us may be cancelled by you except with our agreement in writing. In these circumstances any deposit that you have paid shall be forfeited and you hereby agree to indemnify us in full against all loss (including loss of profit), costs, damages, charges and expenses incurred by us as a result of your cancellation.
- 10.5 When we may end the Contract. We may end the Contract for a Vehicle at any time by writing to you if:
- 10.5.1 you are in material breach of these Conditions;
 - 10.5.2 we are unable to collect payment from you when it is due and you still do not make payment within 7 days of us reminding you that payment is due;
 - 10.5.3 you do not, within a reasonable time, allow us to deliver the Vehicle to you or collect them from us;
 - 10.5.4 if you are a company or corporate entity and you make any voluntary arrangement with your creditors or become subject to an administration order or have an administrative receiver appointed or goes into insolvent liquidation; or
 - 10.5.5 if you are a partnership and become wound-up or a receiver is appointed or you enter into an individual voluntary arrangement; or 10.5.6 if you are an individual and enter into an arrangement, compromise or composition in satisfaction of debts with your creditors or are bankrupt; or and without prejudice to any other right or remedy available to us, we shall be entitled to cancel this contract or suspend delivery under this contract and forfeit any deposit paid by the you without any liability to you, and if the Vehicle has been delivered but not paid for the price shall become immediately due and payable notwithstanding any previous agreement or arrangement to the contrary.

11. Limitation of Liability

- 11.1.1 Nothing in these Conditions shall limit or exclude our liability for:
- 11.1.2 death or personal injury caused by our negligence, or the negligence of our employees or agents (as applicable 11.1.2 fraud or fraudulent misrepresentation; or
- 11.1.3 breach of the terms implied by the Sale of Goods Act 1979 or Consumer legislation.

11.2 Subject to clause 11.1:

- 11.2.1 we shall under no circumstances whatsoever be liable to you, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, for any loss of profit, or any indirect or consequential loss arising under or in connection with the Contract; and 11.2.2 our total liability to you in respect of all other losses arising under or in connection with the Contract, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall in no circumstances exceed the price you pay for the Vehicle.

12. How we may use your personal information

- 12.1 How we will use your personal information. We will use the personal information you provide to us:
 - 12.1.1 to supply the Vehicle to you;
 - 12.1.2 to process your payment for the Vehicle; and
 - 12.1.3 if you agreed to this during the order process, to inform you about similar products that we provide, but you may stop receiving these communications at any time by contacting us; and
 - 12.1.4 in line with all relevant obligations under the Data Protection Act 1998.
- 12.2 We may pass your personal information to credit reference agencies. Where we extend credit to you for the products we may pass your personal information to credit reference agencies and they may keep a record of any search that they do.
- 12.3 Promotional activity: By entering into a Contract with us you acknowledge and agree that we may use your photographic image in order to promote our business on our website: www.jusdrive.co.uk and social media platforms You can notify us at any time if you wish to be removed from our website.
- 12.4 We will only give your personal information to third parties in accordance with these Conditions or where the law either requires or allows us to do so.

13. Our regulation

- 13.1 We are regulated by the Financial Conduct Authority ('FCA').
- 13.2 The FCA can require us to disclose to you details of commission that we may receive from our partners. The FCA has made it clear that "commission" means any financial consideration.
- 13.3 As a car dealership we can also offer products and services from a range of our partner finance providers. Please note that we may receive commission from these parties for business introductions. Any financial remuneration is likely to depend on the product and the volume of business that we place with that organisation. The amounts that we receive may vary. If you would like us to disclose further details of any potential commission, we receive please place your request in writing to us.

14. General

- 14.1 We may transfer this Agreement to someone else. We may transfer our rights and obligations under these terms to another organisation. We will contact you to let you know if we plan to do this.
- 14.2 You need our consent to transfer your rights to someone else (except that you can always transfer our guarantee). You may only transfer your rights or your obligations under these terms to another person if we agree to this in writing.
- 14.3 Nobody else has any rights under this contract (except someone you pass your guarantee on to). This contract is between you and us. No other person shall have any rights to enforce any of its terms.
- 14.4 If a court finds part of this contract illegal, the rest will continue in force. Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 14.5 Even if we delay in enforcing this contract, we can still enforce it later. If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date. For example, if you miss a payment and we do not chase you but we continue to provide the products, we can still require you to make the payment at a later date.
- 14.6 Which laws apply to this contract and where you may bring legal proceedings. These terms are governed by English law and you can bring legal proceedings in respect of the products in the English courts.

By signing below, you certify that you have read these terms and conditions, that you know and understand the meaning and intent of this agreement and that you are entering this agreement knowingly and voluntarily.

Signed (Customer) _____

Date _____

Print Name _____