

# Oxendale & Co. Limited

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION FORM

### 1. NAME AND CONTACT DETAILS OF THE CREDITOR AND ANY CREDIT INTERMEDIARY

Creditor	Oxendales & Co. Limited
Address	Woodford Business Park, Santry, Dublin 17
Telephone number	01 8300800
Web address	www.oxendales.ie

### 2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

The type of credit	Open ended credit agreement subject to an agreed credit limit
The total amount of credit This means the ceiling or the total sums made available under the credit agreement	The maximum amount of credit initially available to any customer is €300
The conditions governing the drawdown This means how and when you will obtain the money	The credit will be made available to you once your application has been approved and you have been notified of your account number
The duration of the credit agreement	The duration of the credit agreement is indefinite, subject to termination in accordance with the conditions of the credit agreement
Instalments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following: We will send you a statement every 28 days which will set out the cash price of the goods. The amount you have to pay will be 1/12th of the cash price of the goods purchased, and the interest payable on the opening balance shown on your statement at 2.8%</p> <p>We apply payments into the Account in the following order: (a) first, in payment of all payment protection insurance premiums shown on the latest and any previous statement (b) secondly, in payment of the balance of all credit charges shown on the latest and any previous statement (c) thirdly, towards the purchase price of all goods and/or services shown on any previous statement (d) finally, towards payment of the purchase price of all goods and/or services shown on the latest statement</p>
The total amount you will have to pay. This means the amount of borrowed capital plus interest and possible costs related to your credit	<p>€355.80</p> <p>The above figure assumes that you make purchases to the full extent of a €300 credit limit, you repay in 12 equal monthly repayments and interest rates remain the same</p>

### 3. COST OF THE CREDIT

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	Annual borrowing rate 36.4% variable applied at a rate of 2.8% per 28 days charging period
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers	<p>39.6% Variable</p> <p>If you make purchases to the value of €100, repay in 12 equal monthly repayments and the interest rate does not vary, the total amount you will pay will be €118.61 made up of the purchases of €100 and a total cost of credit of €18.61</p>
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> <li>– an insurance policy securing the credit, or</li> <li>– another ancillary service contract</li> </ul> <p>If the costs of these services are not known by the creditor they are not included in the APR</p>	No

### 3. COST OF THE CREDIT CONTINUED

<b>Related Costs</b>	
Amount of costs for using a specific means of payment (e.g. a credit card)	Your account will be debited with 50 cent for each payment you make to us via Billpay or Post Point
Conditions under which the above mentioned costs related to the credit agreement can be changed	We can vary the above rates at any time upon giving you 21 days notice
Costs in the case of late payments Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult	You will not be charged for missing payments however we reserve the right to close your account and require payment of the whole balance if you fail to make any payments due under your credit agreement as they fall due. Interest will continue to be charged until payment has been made

### 4. OTHER IMPORTANT LEGAL ASPECTS

Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days	Yes
Early repayment You have the right to repay the credit early at any time in full or partially	You have the right to repay your account at anytime by repaying the outstanding balance on the account and any interest and charges
Consultation of database We must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security	If we decide to reject your application for credit on the basis of consultation with a database we will advise you of this fact
Right to a draft credit agreement You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you	You have the right, upon request, to a copy of the draft credit agreement free of charge
The period of time during which the creditor is bound by the pre-contractual information	This information is valid for 28 days from the date of receipt

### 5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

(a) concerning the creditor	
Registration	Oxendale & Co Limited, trading as Oxendales, Simply Be and Jacamo is regulated by the Central Bank of Ireland as a money lender
The supervisory authority	
(b) concerning the credit agreement	
Exercise of the right of withdrawal	You have the right to withdraw from your credit agreement with us within 14 days of its conclusion. This can be done by contacting us by telephone on 01 8300800 or by sending a written note of cancellation If you do not exercise your right of withdrawal the terms of the Agreement will continue to apply to you
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Irish law will govern the establishment of relations with you before the conclusion of the credit agreement
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	In the event that you wish to make a complaint you may do so by contacting Oxendales by telephone or in writing. If you are still not satisfied you are entitled to take your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2