

Credit Services Agreement

Credit Issues Limited

Regulated by the Ministry of Justice in respect of regulated claims management activities in England and Wales
(Registration recorded on the website www.claimsregulation.gov.uk.)

This agreement for services is made between Credit Issues Limited of Glover House, 72B-72E New Court Way, Ormskirk Business Park, Ormskirk, Lancashire, L39 2YT ("Credit Issues") and the Client(s) whose particulars are set out below. Any reference in this agreement to the Client shall be interpreted as a reference to all the Clients named below. The agreement is made on the terms which are set out below and overleaf. All references in this agreement to Credit Issues are to include their business partner(s), where appropriate.

The Client(s)	
Name(s)	Telephone
Address	Facsimile
	E-mail

<p>The Agreement</p> <p>The Client appoints Credit Issues as the agent of the Client to act on behalf of the Client</p> <p>(1) In liaising with Credit Issues' business partner in respect of reviewing the credit agreement(s) particulars of which are set out in the schedule to this agreement.</p> <p>(2) In liaising with Credit Issues' business partner in respect of advising the Client about the rights and obligations of the Client under the credit agreement(s).</p> <p>(3) In liaising with Credit Issues' business partner in respect of representing the Client in negotiations with the creditor(s) for the purposes set out in clause 1 overleaf.</p> <p>(4) In liaising with Credit Issues' business partner in respect of any claim for payment protection insurance.</p> <p>The Client agrees to pay the fees set out below in accordance in all respects with the terms set out overleaf.</p>
--

<p>The Client's Acknowledgment</p> <p>(1) The Client has 15 days to cancel the agreement by written notice to Credit Issues which must be delivered in accordance with clause 2.1 overleaf.</p> <p>(2) The Client has been advised to read the agreement carefully and to seek legal advice about any matter which is unclear or uncertain.</p> <p>(3) The Client has read the terms and conditions contained in this agreement. The Client has been advised that if he is uncertain of his rights or requires an explanation about them that he can write to or telephone Credit Issues at the address set out above and on telephone number 01695 587790 or 0161 835 1099.</p> <p>(4) The Client has been advised that Credit Issues intends to rely upon the written terms and conditions set out in this agreement. The Client has been advised that if they differ from the information provided to him during the course of negotiations by an employee or agent of Credit Issues that he should raise this in writing with Credit Issues before signing this agreement and ask for the terms to be amended to reflect his understanding of the agreement.</p> <p>(5) The Client's attention has been drawn to the information set out in the form of declaration in the schedule to this agreement.</p> <p>(6) Credit Issues will nominate a solicitor to act on behalf of the Client but the Client is free to appoint a solicitor of the Client's choice at any time.</p> <p>(7) The Client may withdraw instructions from Credit Issues or the nominated solicitor at any time but Credit Issues will have the right to charge the Client the hourly rate of £150 per hour in accordance with the terms of this agreement and will remit any balance due to the Client.</p>
--

<p>The Fees</p> <p>The Client will pay an upfront initial fee of £300 (inclusive of VAT, as applicable) upon signing this agreement, irrespective of the number of credit agreements. The initial fee of £300 (inclusive of VAT, as applicable) is not refundable if Credit Issues determines that one or more of the credit agreements is not enforceable and fair and that the creditor has committed a breach of contract or duty,</p> <p>You will also be required to pay document fees totalling £11 per agreement</p> <p>The initial fees will include the appropriate number of hours work on behalf of the Client at our hourly rate of £150/hour ("the initial hours").</p> <p>If the agreement is found to be enforceable but there is a claim for payment protection insurance, Credit Issues will provide a refund to the Client, as aforementioned, and the Client will enter into a separate agreement with Credit Issues' business partner. Where the Client enters into a separate agreement Credit Issues accepts no liability for work carried out by such business partner or any losses incurred.</p> <p>The reduction or compensation will be calculated in the manner set out in clause 10.1 overleaf.</p> <p>The Client will pay conditional fees of £300 (inclusive of VAT, as applicable) for each successfully completed agreement. The conditional fees will only become payable where Credit Issues successfully challenge the enforceability of the agreement. If the claim relates solely to a payment protection insurance matter, no conditional fees will be raised by Credit Issues in respect of that credit agreement.</p>

<p>Signature Box</p> <p>The Client hereby instructs Credit Issues to act and Credit Issues hereby agrees to act as agent on behalf of the Client in accordance with the terms of this agreement in reviewing, advising and negotiating with the creditor(s) in respect of the credit agreement(s) set out in the schedule to this agreement.</p> <p>Signed by the Client:</p> <p>Full name(s): _____ Date: _____</p> <p>Signed on behalf of Credit Issues:</p> <p>Full name: _____ Date: _____</p>

Credit Issues is a trading style of Credit Issues Limited who is a wholly owned subsidiary of Guardian Financial Group Limited. Credit Issues Limited is regulated by the Ministry of Justice in respect of regulated claims management activities; its registration can be found on the website www.claimsregulation.gov.uk. Credit Issues Limited is a company incorporated in England and Wales, company number 06589784, whose registered office is Glover House, 72B-72E New Court Way, Ormskirk Business Park, Ormskirk, Lancashire, L39 2YT.



Terms of Agreement

1. Agency

- 1.1. Credit Issues do not advise on debt adjusting, debt counselling or the provision of credit information services. Credit Issues will act as the agent of the Client to arrange a review of the credit agreement(s) particulars of which are set out in the schedule to this agreement and will advise the Client about the rights and obligations of the Client under the credit agreement(s). Credit Issues will act on behalf of the Client in negotiations with the creditor(s) to (where appropriate):
 - 1.1.1. secure an enforceable acknowledgment on the part of each creditor that the Client has no liability under each credit agreement; and/or
 - 1.1.2. secure an enforceable compromise of any liability which the Client may have under each credit agreement; and/or
 - 1.1.3. secure compensation on behalf of the Client for any breach of contract or duty on the part of each creditor. Insofar as may become necessary Credit Issues will prepare and submit instructions to the nominated solicitor on behalf of the Client; and/or
 - 1.1.4. secure the release of any security or the transfer of title in any goods from the creditor to the Client.

2. Right of cancellation

- 2.1. The Client may after signing this agreement give notice to Credit Issues in writing by first class post that the Client wishes to cancel the agreement. Any such notice must be properly addressed to Credit Issues at its address given overleaf and posted before 4 p.m. 15 days after the date upon which it is signed by the Client and Credit Issues. The period of 15 days will include the date upon which the agreement was signed by the Client. A notice shall only have the effect of discharging this agreement if it is given strictly in accordance with this clause.

3. Effective date of the agreement

- 3.1. This agreement will give rise to enforceable obligations in accordance with its terms at 4 p.m. 15 days after the date upon which it is signed by the Client and on behalf of Credit Issues (including the date of signing) unless in the intervening period notice of cancellation has been given by the Client in strict accordance with the terms of clause 2.1 above.

4. Duration of the agreement

- 4.1. The Client appoints Credit Issues as the agent of the Client to act on behalf of the Client in negotiations with the creditor(s) in respect of each credit agreement set out in the schedule to the agreement from the effective date of the agreement until the Client gives notice to Credit Issues to determine the agreement.

5. Obligations of Credit Issues

- 5.1. Credit Issues will arrange a review of the credit agreement(s) particulars of which are set out in the schedule to this agreement and will advise the Client about the rights and obligations of the Client under the credit agreement(s). Credit Issues will act on behalf of the Client in negotiations with the creditor(s) for the purpose of securing the best reduction in the sum outstanding under each credit agreement and for the purpose of securing the best award of compensation to be paid by the creditor under each credit agreement which is reasonably achievable by negotiation.
- 5.2. Credit Issues will not review or determine the enforceability of the relevant credit agreement if made after 6 April 2007.
- 5.3. Insofar as the negotiations with each creditor do not conclude in an agreement which is either acceptable to the Client or which Credit Issues shall have advised is fair or reasonable, Credit Issues will prepare and submit instructions to the nominated solicitor on behalf of the Client, where appropriate.
- 5.4. Credit Issues will notify the Client of any proposal about a reduction in the sum outstanding under each credit agreement and any proposal about compensation under each credit agreement which is offered by or on behalf of each creditor and will advise the Client in writing
 - 5.4.1. whether any reduction in the sum outstanding and/or any compensation which is proposed by a creditor is the best reduction and/or compensation reasonably achievable by negotiation, and
 - 5.4.2. whether, in the opinion of Credit Issues, the reduction or compensation proposed is fair and reasonable.
- 5.5. Credit Issues will comply with the instructions of the Client in either accepting or rejecting any proposal about a reduction in the sum outstanding under each credit agreement and in either accepting or rejecting any proposal about compensation under each credit agreement which is offered by or on behalf of each creditor.

6. Limitations on the obligations of Credit Issues

- 6.1. The engagement or retainer of Credit Issues is solely to act as agent of the Client for the purposes set out above. Accordingly, the Client acknowledges that it will not be entitled to rely on Credit Issues to provide any litigation service to

Credit Issues is a trading style of Credit Issues Limited who is a wholly owned subsidiary of Guardian Financial Group Limited. Credit Issues Limited is regulated by the Ministry of Justice in respect of regulated claims management activities; its registration can be found on the website www.claimsregulation.gov.uk. Credit Issues Limited is a company incorporated in England and Wales, company number 06589784, whose registered office is Glover House, 72B-72E New Court Way, Ormskirk Business Park, Ormskirk, Lancashire, L39 2YT.



the Client beyond the preparation and submission of instructions to the nominated solicitor on behalf of the Client or to make representations or submissions on behalf of the Client to any relevant authority including without limitation, the Office of Fair Trading or the Financial Services Authority, if appropriate.

7. The Nominated Solicitor

- 7.1 The decision whether and if so how to prosecute a claim on behalf of the Client for any remedy will be solely that of the nominated solicitor.
- 7.2 The nominated solicitor will act on behalf of the Client in any claim on a conditional fee basis (save in the case of Northern Ireland) and will arrange insurance or appropriate cover to indemnify the Client against any liability for costs.
- 7.3 The Client may withdraw instructions from the nominated solicitor at any time and is free to appoint a solicitor of the Client's own choice but will become responsible for the nominated solicitor's costs at that date.
- 7.4 As long as the Client retains the nominated solicitor and complies with the obligations of the Client under clause 8 below, the Client will be indemnified against any and all contingent liability for the costs of any claim prosecuted by the nominated solicitor.
- 7.5 The Client irrevocably authorises and instructs the nominated solicitor to account directly to Credit Issues for any sums which may become due from the Client to Credit Issues hereunder.
- 7.6 The Client authorises Credit Issues to instruct the nominated solicitor on their behalf as appropriate.

8. Obligations of the Client

- 8.1. As soon as reasonably practicable and in any event within 14 days of receiving any agreement, copy agreement, notice or correspondence referable to the credit agreements particulars of which are set out in the schedule to this agreement the Client will provide a copy of the same to Credit Issues and/or the nominated solicitor.
- 8.2. Without prejudice to the obligation under clause 8.1 above, within 14 days of any request in writing being made by Credit Issues or the nominated solicitor, the Client will provide to Credit Issues or the nominated solicitor copies of all and any documents including agreements, notices and correspondence relating to the credit agreements particulars of which are set out in the schedule to this agreement.
- 8.3. Within 14 days of Credit Issues or the nominated solicitor advising the Client that any proposal about a reduction in the sum outstanding or about the payment of compensation in respect of any credit agreement which is offered by or on behalf of the creditor is the best reduction or compensation reasonably achievable by negotiation the Client will notify Credit Issues in writing of its acceptance or rejection of the offer.
- 8.4. The Client will cooperate with Credit Issues and the nominated solicitor and will respond promptly to all requests and/or correspondence.
- 8.5. The Client agrees that all the information and answers provided by the Client to Credit Issues and the nominated solicitor will be true and accurate.
- 8.6. The Client will sign and complete a separate form of continuing instruction and authority to the nominated solicitor to account directly to Credit Issues for any sums which may become due from the client to Credit Issues hereunder.

9. Client's right to accept or reject terms and liability for fees

- 9.1. The Client will have the absolute right to accept or reject any proposal about a reduction in the sum outstanding or about the payment of compensation offered by or on behalf of any creditor.
- 9.2. If the Client accepts any proposal about a reduction in the sum outstanding and/or about the payment of compensation offered by or on behalf of any creditor (and whether or not in writing) the Client will become liable to pay Credit Issues the conditional fees of £300 in respect of each successful credit agreement.
- 9.3. If the Client rejects any proposal about a reduction in the sum outstanding or about the payment of compensation offered in writing by or on behalf of any creditor, which Credit Issues shall have advised is the best proposal reasonably achievable by negotiation (but which Credit Issues advises is not fair or reasonable)
 - 9.3.1. Credit Issues will, if appropriate, prepare and submit instructions to the nominated solicitor who will act on behalf of the Client and will be retained by the Client to advise and to represent the Client in any court, arbitration or other dispute resolution procedure.
 - 9.3.2. Credit Issues shall be treated for all purposes as having fully performed its obligations to the Client relating to that credit agreement.

- 9.3.3. If the nominated solicitor achieves any reduction in the amount outstanding or secures any compensation for the Client and whether by way of agreement or by court order, the Client will become liable to pay Credit Issues the conditional fees of £300 in respect of each successful credit agreement.
- 9.4. For the purposes of this Clause 9, a creditor will be treated as having paid compensation to the Client if any sum agreed or ordered to be paid by the creditor to the Client is set off against any liability which the Client may have to the creditor.
- 9.5. If the Client rejects any proposal about a reduction in the sum outstanding or about the payment of compensation offered in writing by or on behalf of any creditor, which Credit Issues or the nominated solicitor who is retained by the Client shall have advised is the best proposal reasonably achievable by negotiation and which Credit Issues or the nominated solicitor shall have advised is fair and reasonable
- 9.5.1. Credit Issues shall be treated for all purposes as having fully performed its obligations to the Client relating to that credit agreement.
- 9.5.2. The Client will become liable to pay Credit Issues the conditional fees at an hourly rate of £300 in respect of each successful credit agreement.

10. Reduction in the amount outstanding and compensation

- 10.1. For the purposes of clauses 9.2 and 9.3 a reduction in the amount outstanding is defined as either:
- 10.1.1. the sum calculated by taking the balance which the creditor claims to be outstanding under the relevant credit agreement at the date of any concluded agreement with the creditor that the sum outstanding should be reduced or at the date of any court order which has the effect of reducing the amount outstanding claimed by the creditor and deducting from that the amount of the remaining liability (if any) of the Client under the credit agreement; or
- 10.1.2. where the creditor has agreed that it is unable to enforce terms of the relevant credit agreement, in which case the reduction will amount to the whole of the balance outstanding under the relevant credit agreement as at the date of receipt of such confirmation from the creditor.
- 10.2. For the purposes of clause 9.5 a reduction in the amount outstanding is defined as either:
- 10.2.1. the sum calculated by taking the balance which the creditor claims to be outstanding under the relevant credit agreement at the date of the proposal by or on behalf of the creditor that the sum outstanding should be reduced or at the date of any court order which has the effect of reducing the amount outstanding claimed by the creditor and deducting from that the amount of the remaining liability (if any) of the Client under the credit agreement; or
- 10.2.2. where the creditor has agreed that it is unable to enforce terms of the relevant credit agreement, in which case the reduction will amount to the whole of the balance outstanding under the relevant credit agreement as at the date of receipt of such confirmation from the creditor.
- 10.3. For the purpose of clauses 9.2 and 9.3 the compensation shall be the amount agreed or ordered to be paid by the creditor to the Client as compensation for any breach of contract or duty owed by the creditor to the Client and whether the amount agreed is paid by the creditor or is set off by the creditor against any other liability of the Client to the creditor.
- 10.4. For the purpose of clause 9.5 the compensation shall be the amount proposed to be paid by the creditor to the Client as compensation for breach of contract or duty owed by the creditor to the Client.
- 10.5. The example fee structure set out in the schedule to this agreement will be an aid in interpreting the obligation of the Client to pay the fees.

11. Payment of fees

- 11.1. The initial fees will be paid by the Client upon the signing of this agreement.
- 11.2. The initial fees will be repaid by Credit Issues in the event of cancellation of the agreement in strict accordance with clause 2.

12. Time for payment

- 12.1. Save where other provision is made by this agreement, payment of fees will be due within 28 days of the date of the invoice delivered by Credit Issues to the Client.
- 12.2. Time will be of the essence for payment of all fees by the Client. In the event of late payment Credit Issues will immediately become entitled to demand and recover all fees due or to become due under this agreement.
- 12.3. Credit Issues shall not be obliged to undertake any further work on behalf of the Client until all sums due under any invoice issued by Credit Issues to the Client have been paid in full.



12.4. The Client will pay interest on all sums which are due but unpaid at the rate of 2% per month.

13. Breach by the Client

13.1. Any breach of the agreement on the part of the Client which evidences an intention on the part of the Client not to be bound by the agreement will entitle Credit Issues to treat the agreement as discharged and to recover any fees due.

14. Assignment

14.1. The Client will not be entitled to assign any rights or obligations under this agreement without the consent in writing of Credit Issues.

14.2. Credit Issues will only be entitled to assign any rights under this agreement if it transfers the whole of its undertaking to another individual or company who agrees to assume its obligations under this agreement or if it has fully performed its obligations under this agreement and the Client has not.

15. Limitation on the liability of Credit Issues

15.1. Credit Issues will maintain professional indemnity insurance in respect of any liability which it may incur to the Client in performing its obligations under this agreement. Credit Issues is advised that the appropriate limit of indemnity referable to the obligations assumed by Credit Issues under this agreement is £150,000.

15.2. Any liability of Credit Issues to the Client arising out of the services to be provided by Credit Issues under the terms of this agreement shall be limited to an aggregate amount of £150,000.

15.3. The Client may request Credit Issues to increase the limit of indemnity and will pay Credit Issues any additional premium incurred by it and the limitation on the liability of Credit Issues to the Client will be adjusted accordingly.

16. Costs indemnity

16.1. The Client will indemnify Credit Issues against all costs, charges and expenses (including legal costs) incurred by Credit Issues in enforcing its rights against the Client under this agreement and will do so even if a claim issued by Credit Issues in the County Court for that purpose is allocated to the small claims track and the Client agrees that any such legal costs will be summarily assessed and added to the judgment debt.

17. Data Protection

17.1. For the purpose of the Data Protection Act 1998 the Data Controller in relation to the personal data you supply is Guardian Financial Group Limited or a wholly or partially owned subsidiary of the Group, including but not limited to Credit Issues Limited.

18. Data Protection Notification

18.1. By supplying data to us you will provide information about yourself and others, which the Data Protection Act defines as personal data or sensitive personal data. The data, including your telephone number, will be used by Guardian Financial Group Limited or a wholly or partially owned subsidiary of the Group, including but not limited to Credit Issues Limited, and other carefully selected companies for administration, marketing and research purposes. By supplying data you give explicit consent for all the data provided to be used in this way unless you tell us otherwise.

19. Future Contact

19.1. We may contact you by any of the following means, mail, email, telephone or text message.

20. Opting Out

20.1. If you do not wish your data to be used in this way please write to: Credit Issues Limited, Data Protection Officer, Glover House, 72B-72E New Court Way, Ormskirk Business Park, Ormskirk, Lancashire L39 2YT.

21. Value added tax

21.1. The sums set out in this agreement in respect of fees payable by the Client to Credit Issues are expressed inclusive of Value added tax at the current rate.

22. Entire agreement and choice of law

22.1. This agreement shall be read in conjunction with the schedule or schedules referred to in the body of the agreement. Credit Issues intends to rely on the terms of this agreement as the basis of its agreement with the Client

22.2. This agreement will be subject to English Law.

Credit Services Agreement Schedule to the Agreement

This is the schedule to the agreement for credit services made between Credit Issues Limited of Glover House, 72B-72E New Court Way, Ormskirk Business Park, Ormskirk, Lancashire L39 2YT ("Credit Issues") and the Client(s) whose particulars are set out below.

<p>The Client(s)</p> <p>Name(s) :</p> <p>Address :</p> <p>Telephone :</p>

For the purposes of this agreement credit agreement shall include credit card agreements, store card agreements, unsecured loans, secured loans, hire purchase agreements, leasing agreements

Particulars of the credit agreements which are the subject matter of the agreement for credit services :

Agreement	Lender	Type of Transaction (Delete as appropriate)	Agreement (Reference) Number	Agreement Date (if known)	Amount of Credit (£)	Current balance (£)	Name of Parties	PPI Only? (please tick)
		Credit Card / Store Card / Unsecured Loan / Secured Loan / Hire Purchase Agreement						<input type="checkbox"/>
		Credit Card / Store Card / Unsecured Loan / Secured Loan / Hire Purchase Agreement						<input type="checkbox"/>
		Credit Card / Store Card/ Unsecured Loan / Secured Loan / Hire Purchase Agreement						<input type="checkbox"/>
		Credit Card / Store Card / Unsecured Loan / Secured Loan / Hire Purchase Agreement						<input type="checkbox"/>
		Credit Card / Store Card / Unsecured Loan / Secured Loan / Hire Purchase Agreement						<input type="checkbox"/>



Fee Structure (example only)

**Example
In the case of 3 credit agreements**

Initial fee payable £300.00	=	£ 300.00
In the case of reductions of say £5,000.00 in the sum outstanding under each of the first and second credit agreements (total reduction of)		£10,000.00
In the case of compensation of say £1,000.00 in the case of the third credit agreement		£ 1,000.00

Conditional fees payable

First credit agreement

£300.00	=	£ 300.00
---------	---	----------

Second credit agreement

£300.00	=	£ 300.00
---------	---	----------

Third credit agreement

£300.00	=	£ 300.00
---------	---	----------

Benefit to Client : £11,000 less (£300 (initial fee) + £900 (total conditional fees inclusive of VAT as applicable) is £1,200.00)	=	£ 9,800.00
--	---	-------------------

Declarations

1. I understand that Credit Issues will be appointed as agent to act on my behalf - clause 1 and clause 4.1 of the agreement.
2. I understand that all references to Credit Issues are to include their business partner(s), where appropriate.
3. I understand that the right of cancellation can only be exercised strictly in accordance with agreement - clause 2.1.
4. I understand that if Credit Issues decides that all my credit agreements are enforceable and fair and that there is no breach of contract or duty on the part of the creditor I will be entitled to a refund of all initial fees paid totalling £300.
5. I understand that if Credit Issues decides that one or more of my credit agreements may not be enforceable or fair or that there may be a breach of contract or duty on the part of the creditor I will not be entitled to a refund of the initial fees.
6. I understand that the service to be provided by Credit Issues is limited to reviewing and advising me about the credit agreement(s) and conducting negotiations with the creditor(s) on my behalf and insofar as may become necessary preparing and submitting instructions to the nominated solicitor who will be retained by me – clauses 5 and 6.
7. I understand that where a credit agreement is executed on or after 6 April 2007 Credit Issues will not review or determine the enforceability of the relevant credit agreement.
8. I understand that Credit Issues will nominate a solicitor who will agree to act for me on a conditional fee basis (save in the case of Northern Ireland).
9. I understand that insurance or appropriate cover will be arranged to indemnify me against any liability for costs.
10. I understand that the insurance or appropriate cover will only protect me against liability for costs if I comply with my obligations to Credit Issues and the nominated solicitor.
11. I understand that I am free to choose my own solicitor at any time.
12. I understand that if I choose my own solicitor the insurance will not protect me against liability for costs.
13. I understand that Credit Issues does not represent or warrant that any of my credit agreements is unenforceable or that I have any entitlement to compensation in respect of any of my credit agreements.
14. I understand my obligations – clause 8.

Credit Issues is a trading style of Credit Issues Limited who is a wholly owned subsidiary of Guardian Financial Group Limited. Credit Issues Limited is regulated by the Ministry of Justice in respect of regulated claims management activities; its registration can be found on the website www.claimsregulation.gov.uk. Credit Issues Limited is a company incorporated in England and Wales, company number 06589784, whose registered office is Glover House, 72B-72E New Court Way, Ormskirk Business Park, Ormskirk, Lancashire, L39 2YT.



15. I understand that my right to accept or reject any proposal about a reduction in the sum outstanding or about the payment of compensation is subject to the obligation to pay fees which will be calculated by reference to any proposal about a reduction in the sum outstanding or about the payment of compensation which Credit Issues advises is fair and reasonable – clause 9.
16. I understand that the fees will be calculated in the manner set out in the agreement – clauses 9 and 10 and in accordance with the example fee structure set out above. I understand that the example fee structure is solely explanatory and is not intended to represent any usual or average benefit to a Client of Credit Issues.
17. I understand that the time for payment of fees in accordance with clauses 11 and 12 is of the essence of the agreement – clause 12.2.
18. I understand that Credit Issues has professional indemnity insurance limited to £150,000 and has limited its liability to that sum – clause 15. I also understand that should I consider that any act or omission on the part of Credit Issues might cause me to suffer any loss exceeding that sum I may request (and pay the balance of any premium relating to) an increase in the limit of indemnity with the benefit of a commensurate increase in the limit of liability of Credit Issues.
19. I understand that Credit Issues intends to rely upon the written terms contained within the Credit Services Agreement. I understand that if any statements, promises or representations have been made to me by the representative of Credit Issues who has signed this agreement on its behalf or by any other employee or agent of Credit Issues are at variance with or are inconsistent with any of the terms of the Credit Services Agreement then I should bring such inconsistencies to the attention of Credit Issues immediately.
20. I am aware that Credit Issues have complaints handling procedure that will be provided to me and is available on request. I understand that I should immediately report any complaint about the conduct by the employee or agent of Credit Issues who signed this agreement on behalf of Credit Issues directly to Credit Issues in accordance with the procedure set out in the complaints handling procedure. I understand that if I am unhappy with the handling of my complaint or with any decision about my complaint I may contact the Ministry of Justice.
21. I understand that there are other complaints and dispute resolution procedures available to me in connection with my credit agreements and which include the Office of Fair Trading and the Financial Ombudsman Service.

Signed :	Signed :
Dated :	Dated :
Print Name :	Print Name :
Client(s)	Credit Issues Representative