



FINANCE

Personal Contract Purchase Quotation regulated by the Consumer Credit Act 1974

To: Mr Matford Land Rover	From: Matford Land Rover Waterbridge Court Matford Park Road Marsh Barton Exeter EX2 8EL
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24-01-2012

Dear Mr Matford Land Rover

We are pleased to provide the quotation based upon the assumptions marked with an asterisk (*). If you wish to change these assumptions, we will provide a further quotation.

Vehicle	LAND ROVER DISCOVERY DIESEL SW 3.0 SDV6 255 GS 5DR AUTO (MY12)*
Age of vehicle:	New*
Miles per annum:	10,000
Excess Mileage charge:	12.0 pence per mile
Duration:	37 months*
(A) Cash Price (Inc VAT):	£37,995.00*
Deposit: Advance payment and/or part-exchange allowance	£8,750.00*
Amount to Finance:	£29,245.00
(B) Interest Charges:	£3,675.28
Balance:	£32,920.28
Payable by 36 monthly payments of:	£498.98
Followed by a final payment of	£14,957.00
(C) Acceptance Fee payable with the first payment:	£
(D) Option Fee payable with the final payment:	£295.00
Total Amount Payable (A+B+C+D):	£41,965.28
Annual Percentage Rate (APR)	5.9%

This quotation is valid for 48 hours. It is not an offer of credit, and any proposal for credit is subject to acceptance by Land Rover Finance.

**BE SURE YOU CAN AFFORD THE PAYMENTS BEFORE ENTERING INTO A CREDIT AGREEMENT.
AN INDEMNITY MAY BE REQUIRED IN CERTAIN CIRCUMSTANCES**

FINANCE PRODUCT EXPLANATION

It is vitally important that our customers understand exactly how our finance agreements work. Before you enter into any finance agreement, your Sales Executive should provide you with this explanation as well as a Standard European Consumer Credit Information (SECCI) document to take away and consider. If you do not receive an explanation or a SECCI please ask your Sales Executive for one.

Licensed Credit Brokers FGA Capital UK Limited trading as Land Rover Finance, PO Box 4465, Slough, Berkshire, SL1 0RW

PRE-CONTRACT CREDIT INFORMATION
(Standard European Consumer Credit Information)

1. Contact details

Creditor	FGA Capital UK Limited trading as Land Rover Finance
Address	PO Box 4465, Slough, Berkshire, SL1 0RW
Credit intermediary	Matford Land Rover
Address	Waterbridge Court Matford Park Road Marsh Barton Exeter EX2 8EL

2. Key features of the credit product

The type of credit	Hire-Purchase Agreement regulated by the Consumer Credit Act 1974
The total amount of credit <i>This means the amount of credit to be provided under the proposed credit agreement or the credit limit.</i>	£ 29,245.00
How and when credit would be provided	The credit will be provided by us on (i) the delivery of the Goods or (ii) if earlier, the Goods being made available to you to take delivery.
The duration of the credit agreement	The duration of the agreement is 37 months.
Repayments	37 monthly payments consisting of: First payment (including Acceptance Fee) of: £498.98 35 payments of: £498.98 Final payment (including the Option Fee) of: £15,252.00
The total amount you will have to pay <i>This means the amount you have borrowed plus interest and other costs.</i>	£41,965.28

The proposed credit will be granted in the form of a deferred payment for goods or service:

Description of goods	New LAND ROVER DISCOVERY DIESEL SW 3.0 SDV6 255 GS 5DR AUTO (MY12)
Cash price	£37,995.00

3. Costs of the credit

The rates of interest which apply to the credit agreement	The interest rate is 5.49% per annum. This rate will apply for the duration of the Agreement.
Annual Percentage Rate of Charge (APR) <i>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.</i>	5.9%
Related costs <i>Any other costs deriving from the credit agreement</i>	<p>(a) Goods collection fee on voluntary termination of the HP agreement by you - £70 (see clause 11.1 for further details);</p> <p>(b) our reasonable expenses and costs finding you or the Goods and taking steps to obtain payment (see clause 3.2 for further details);</p> <p>(c) any insurance premiums we pay if you do not keep the Goods insured (see clause 7.3 for further details);</p> <p>(d) our reasonable costs and expenses incurred in collecting the Goods if you do not deliver the Goods to us on termination, at the rates charged to us by our suppliers (see clauses 4.4(b) and 12.3(b) for further details);</p> <p>(e) the reasonable costs of all repairs required to put the Goods into a reasonable condition, if you have failed to take reasonable care of the Goods (see clauses 4.4(d) and 12.3(b) for further details);</p> <p>(f) the reasonable amount we have lost, if you do not keep the Goods insured and we suffer a loss as a result (see clause 7.5 for further details); and</p> <p>(g) all taxes, fines and penalties we pay on your behalf (see clause 8.3 for further details).</p> <p>In certain situations you may also have to pay the following:</p> <p>(a) certain charges on termination of these agreements (see clauses 4.4(a) and (c), 11.1(a) and 12.3(a) and (c) for further details);</p> <p>(b) the cost of insuring, servicing, repair, modifying and altering the Goods (see clauses 4.4(c), 6.1, 6.4, 7.1, 7.5, 11.1(c) and 12.3(c) for further details);</p> <p>(c) the value of the Goods (see clause 7.4 for further details);</p> <p>(d) all taxes, fines and penalties for the Goods (see clause 8.2 for further details);</p> <p>(e) any payments we make to someone who makes a claim against us (see clause 9 for further details);</p> <p>(f) charges for implementing certain requested changes to the agreement - £50 (maximum) (see clause 3.2 for further details);</p> <p>(g) charges for changing the registration number of the Goods - £50 (see clause 3.2 for further details);</p> <p>(h) change of due date (by more than 5 days) - £25 (see clause 3.2 for further details);</p> <p>(i) extension of agreement - £35 (see clause 3.2 for further details); and</p> <p>(j) an excess mileage charge of 12.0p per mile in excess of the maximum annual mileage and pro-rata (see clause 13 for further details).</p>
Conditions under which the above charges can be changed	These charges may be varied by us in the future. To do so we will give you at least 30 days' written notice.

Costs in the case of late payments	(a) we may charge interest on any overdue payment from its due date for payment until it is paid, at the rate of 5.49% per annum (see clause 3.7 for further details); (b) late/partial payment charge - £26 (see clause 3.2 for further details).
Consequences of missing payments	Warning: If you miss any payments, that could have serious consequences, including for example our taking legal action against you which may include a claim to repossess the Goods. It may also make it more difficult to obtain credit in the future.

4. Other important legal aspects

Right of withdrawal	(a) You have the right to withdraw from the credit agreement before the end of 14 days beginning with the day on which the agreement is made. (b) The above right of withdrawal does not apply if the amount of credit exceeds £60,260 (see clause 5.10 for further details)
Early repayment	You have the right to repay the credit early at any time in full or partially.
Consultation with a Credit Reference Agency	If we decide not to proceed with a prospective regulated consumer credit agreement on the basis of information from a credit reference agency we must, when informing you of the decision, inform you that it has been reached on the basis of information from a credit reference agency and of the particulars of that agency.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.
The period of time during which the creditor is bound by the pre-contractual information	The information on this form is valid for 2 days.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor

Registration number	Consumer credit licence number: 421472 Company registration number: 2739931
The supervisory authority	The Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX

(b) concerning the credit agreement

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement	English law
The law applicable to the credit agreement and/or the competent court	English law
Language to be used in connection with the credit agreement	English

(c) concerning redress

Access to out-of-court complaint and redress mechanism	If you are not a business debtor, you have the right to refer complaints to the Financial Ombudsman Service.
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