[**www.careyspersonalcredit.co.uk**](http://www.careyspersonalcredit.co.uk/)

KEY FACTS

Loans are subject to affordability. To lend responsibly, a home credit loan from Careys’ will require an agent to discuss your financial income, outgoings, and other financial commitments.

Your agent will need to see evidence of your income and expenditure.

**Compare the price of home collected and other cash loans,**

**available in your area at** [**www.lenderscompared.org.uk**](http://www.lenderscompared.org.uk/)

**All home credit customers are entitled to a free detailed statement once every 3 months - just ask.**

Careys’ Personal Credit is a trading name of Carey’s which is authorised and

regulated by the Financial Conduct Authority. Firm Reference Number: 700141

**How to contact Careys.**

Your agent’s telephone number is on the front of your payment book.

The office number is 01642 850022.

Email; info@careyscredit.co.uk

You can call into the office at 1 Kensington Road Middlesbrough TS5 6AL, opening times 8.30-4.30 Monday to Thursday and 8.30-1pm Friday.

Website <https://www.careyspersonalcredit.co.uk/>

**If you need to miss a payment**, please contact your agent. There are no charges for missed payments and we do not report data to credit reference agencies so your credit score will not be impacted.

**You can cancel this agreement** at any time. Please contact your agent or the office to see if you are entitled to a rebate on the interest charges**.**

**If you think free debt advice** would help you, please contact.

National Debtline; 0808 808 4000

Citizens Advice; 0800 144 8848

PayPlan; 0800 280 2816

StepChange Debt Charity; 0800 138 1111

Money Wellness; 0161 518 8282

Debt Advice Foundation; 0800 043 40 50

If you need advice about economic or domestic abuse, please contact the confidential, 24-hour service run by Refuge. Call **0808 2000 247 or visit the website** [**https://survivingeconomicabuse.org/**](https://survivingeconomicabuse.org/)

**If you are dissatisfied** with any aspect of the service that we provide, please write to us at the following address:

Philip Carey,1 Kensington Road Linthorpe Middlesbrough TS56AL or telephone 01642 850022 or email: philcarey@careyskens.com

Please ask your agent for our complaints policy or visit

<https://www.careyspersonalcredit.co.uk/complaints/>

You may write to FOS at the following address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, or refer to their website www.financial-ombudsman.org.uk at Exchange Tower, London, E14 9SR, or call 0800 023 4567 or email complaint.info@financial-ombudsman.org.uk.

# PLEASE READ BEFORE FURTHER BORROWING

# Further Borrowing Statement

To ensure that Careys are complying with the regulations of the Financial Conduct Authority and that the firm is treating its customers fairly we have provided some of the key topics you should consider before further borrowing.

# Take a break.

Take a break from borrowing from Careys and instead save towards your purchase. This will save you money on interest charges.

# Consider alternatives to further borrowing.

For example, if you are borrowing to pay a utility bill you may be able to negotiate a repayment plan directly with your utility provider which could be cheaper than borrowing from Careys.

# Debt Advice

You should consider if you benefit from free independent debt advice through an organisation like Stepchange. This may help you with a range of financial issues. Your agent can provide you with their contact details.

# Before proceeding.

You should only proceed if you feel your previous borrowing from Careys was fair and the repayments did not cause you financial difficulties like being unable to afford everyday essentials or pay key bills.

You should only proceed if you feel in your previous borrowing with Careys that they carried out proportionate and reasonable assessments of your finances and that the previous loans were affordable.

You should only proceed if you feel that Carey’s have considered all your circumstances including any issues about any physical or mental vulnerabilities that you may have.

You should also be satisfied that having considered the above information that a home credit loan from Carey’s is your preferred borrowing option.

If you require any further information or do not wish to proceed, please contact your agent, or call Damian Mckinley on 01642 850022.

# We need to ask you some questions before we can proceed with your loan.

# It is important that both Careys and you are confident that you can afford the loan you have requested. To do this your agent will ask you some questions about your finances and it is important that you answer them accurately and supply information to support your income. Please see page 6.

# Your agent will also ask you for information to confirm your identity. Careys’ need this information so that it can prove that it is being compliant with anti-money laundering legislation.

# What do you need to do?

* Your agent will give you the pre-contract information for the credit agreement which you wish to enter with Careys.’
* Please read this information carefully to help you decide if the credit agreement is suitable for you.
* If you are in any doubt, then you should delay any decision to borrow.
* If you are concerned that you have debt problems, then you should contact a free debt advisor. Telephone numbers on page 3.
* If you wish to cancel your loan, then you can contact your agent or if you prefer the office on 01642 850022.

If you have any questions at all, or if you would like any further explanation or information, then you should phone the office on 01642 850022 or email info@careyscredit.co.uk

# What we will do for you

* We will ensure that you have a payment book. If you don’t you should contact the office immediately.
* We will collect your repayments at a time that is convenient for you. You can pay by cash, cheque, bank transfer or debit card.
* We will always try to treat you fairly and if you feel we are not then you should contact the office and ask for Phil Carey. Careys’ complaints policy can be found at [www.careyspersonalcredit.com](http://www.careyspersonalcredit.com/) or a copy can be sent to you.
* We will contact you during the period of the loan if your repayments aren’t up to date. We must do this to ensure that we remain compliant with our regulator.
* We will send you an annual statement of your loan account once a year or upon request.
* If you do experience financial difficulties during the period of the loan, then Careys’ will help you or point you in the direction of free debt advice agencies like those on page 3.

# Your responsibilities

* If you do have difficulties making repayments, then please tell your agent. If you cannot pay, we will help you and provide information on free debt advice.
* We aim to have long-standing relationships with our customers and understand that customers can experience financial difficulties due to changes in income like unemployment or benefit changes.
* Furthermore, there are no charges for missing payments, and we do not supply information to credit reference agencies so your credit score will not be impacted by missing a payment on a Careys loan.

# We are committed to: -

* Providing you with clear, accurate information about how we do business and where applicable the costs or charges involved.
* Make sure that we only provide you with products that help you fulfill your financial objectives.
* Ensuring that our advertising is clear, fair, and not misleading.
* Managing any concerns or complaints sympathetically.
* Treating your personal details confidentially.
* Explaining the significance or implications of any products that we discuss with you.

**Affordability Assessment.**

The Affordability Assessment is to check that you can afford to borrow the amount you have requested and is conducted by your Agent every time you apply for a loan.

As a responsible lender, we need to ensure that our loans are affordable for each customer. The Affordability Assessment will check that you can afford to repay your loan over the period of the loan.

The Affordability Assessment will be completed as part of your loan application process. It will take place when your Agent comes to your home to discuss your loan requirements.

# To complete the Affordability Assessment, your Agent may ask to see one or more of the following:

* The latest pay slip(s) from your employer.
* Letters/statements from the DWP or HMRC showing Benefits amounts.
* Letters/statements showing your Pension income.
* Any documentation you may have which shows your self-employed income.
* Your rent book.
* A letter/statement from your mortgage provider showing the amounts you must pay.
* Documents showing the amounts you repay on loans that you have with other lenders.
* A court order or CSA letter showing maintenance payments you receive from an ex-partner.
* Your Agent only needs to know about your own income and outgoings. Your partner’s income is not taken into account.

# Your Agent will consider all sources of income including:

* Payments from your employer
* Your self-employed income
* Benefits
* Pensions
* Other sources of income such as regular payments you may receive from your partner or ex-partner.
* We do not allow income to be taken into account when it will not continue over the term of the loan. For example, if you are applying for a one-year loan but you are relying on Child Benefit or Child Tax Credits which will shortly cease because your child is leaving full-time education then your agent won’t take that into account.
* If your spouse or partner contributes to household expenses, then this can be taken into account provided that this amount is taken from their income and your Agent is satisfied that the amount is paid regularly.
* Other forms of income such as board paid by lodgers or payments made by the local authority can be taken into account. Please discuss this with your Agent.
* If you are self-employed your Agent will need to be satisfied that the income you declare is accurate and for the term of the loan. If possible, it will help if you can provide your Agent with documentary evidence which shows your income.

**Money Laundering Regulations.**

In order to be accepted at this stage you will be required to produce adequate proof of ID.

There are several types of ID that are accepted; you are required to provide one from A and B.

# Photographic ID

* 1. Passport (unexpired)
	2. Photocard Driving License; Full or Provisional (unexpired)
	3. EU Members State Identity Card (Valid/Current)
	4. Northern Ireland Electoral ID card (Valid/Current)
	5. UK ID Card for foreign nationals (Valid/Current)

# Government Issues documents that are acceptable.

Please note the following documents must have full name and either your current full address or date of birth.

* 1. Council Tax Communication - Demand Letter, Benefit Letter or Statement (within last 12 months)
	2. Proof of Residency - Rent Book, Statement / Tenancy Agreement (within last 12 months)
	3. Taxi Driver Badge / License (Valid/Current)
	4. Blue Disabled Drivers Pass / Badge (Valid/Current)
	5. Old Style UK Driving License issued by DVLA (Unexpired)
	6. Child Benefit, Child Tax Credit, Working Tax Credit Documentation – Benefit Letter / Statement (issued within last 12 months)
	7. Income Tax Documentation – PAYE Coding Notice / Tax Notification Letter / Assessment Letter / Statement of Account (issued within last 12 months) Note: P45 / P60 are NOT accepted.
	8. National Insurance Documentation – NI Credits Letter, Assessment Letter / Statement of Account / Bill (issued within last 12 months)
	9. Vehicle Registration Document / DVLA Letter, Vehicle Tax renewal document issued by DVLA (within last 12 months)
	10. Universal Credit, Attendance Allowance, Job Seekers Allowance, Disability Living Allowance, Income Support Documentation, Pensions Credit Documentation, Personal Independence Payment Documentation, Government / State Pension, Employment Support Allowance, Housing Benefit Documentation, Maternity Allowance Documentation, Educational Financing / Grants Documentation, Cares Allowance Documentation, Cold Weather Payments Documentation (within last 12 months)
1. HM Forces / Police Warrant Card (Valid/Current) (Issued by Police Force)
2. National Entitlement Card (Scotland Only) (Valid/Current)
3. Residency Permit issued by Home Office (Valid/Current) Please Note:
* If a document does not have a Reference Number, it is NOT acceptable.
* If a document does not contain either an Issue Date or Expiry Date, it is NOT acceptable.

\*Original documents MUST be seen by the Agent: photocopies and internet sourced documentation are NOT acceptable.

# Note to Agent - Please tick which adequate explanation is relevant for the customer 

**Careys’ Customer Explanation Information Home Collected Option**

I have given you the pre-contract information for the credit agreement which you wish to enter with Careys.’ Please read the information carefully to help you decide if the credit agreement is suitable for your needs and financial situation. You can take this document away to consider before deciding to borrow. If you have any questions at all, or if you would like any further explanation or information, ask me when you have read the information or, if you want to wait before signing the agreement, please call me on 01642 850022.

I have provided you with the pre-contract information which summarises the amount you want to borrow, the term of the loan, the weekly repayment, and the total amount you are repaying to Careys.’

If you re-schedule your repayments under a loan or take out a new loan to repay part of an existing loan and provide you with additional credit this may mean that you end up paying more and your debt will last longer.

If you get behind with or miss repayments the total cost of your debt will not grow, and you will not have to pay any additional charges like default interest. We will not charge you if we have to send you any letters.

You have 30 days, starting from the day after you sign the agreement, to change your mind and exercise your right to withdraw. If you withdraw from the agreement, the agreement and any related service agreement will be treated as if they had never been entered into. If you want to withdraw from the agreement, tell your agent or tell us by post, phone or email using the contact details provided. You will have to repay us the amount you. This must be paid without undue delay and no later than the end of the period of 30 days beginning with the day after the day on which notice of withdrawal was given.

You have the option now, or at any time during the credit agreement, to have your payments collected weekly from your home or the home of someone making the payment on your behalf.

# Note to Agent - Please tick which adequate explanation is relevant for the customer 

**Careys’ Customer Explanation Home Collected Option - CPA Payment**

I have given you the pre-contract information for the credit agreement which you wish to enter with Careys.’ Please read the information carefully to help you decide if the credit agreement is suitable for your needs and financial situation. You can take this document away to consider before deciding to borrow. If you have any questions at all, or if you would like any further explanation or information, ask me when you have read the information or, if you want to wait before signing the agreement, please call me on 01642 850022

I have provided you with the pre-contract information which summarises the amount you want to borrow, the term of the loan, the weekly repayment, and the total amount you are repaying to Careys.’

If you re-schedule your repayments under a loan or take out a new loan to repay part of an existing loan and provide you with additional credit this may mean that you end up paying more and your debt will last longer.

If you get behind with or miss repayments the total cost of your debt will not grow, and you will not have to pay any additional charges like default interest. We will not charge you if we have to send you any letters.

We will not charge you if we are unable to collect your weekly payment from the card you have provided.

You have 30 days, starting from the day after you sign the agreement, to change your mind and exercise your right to withdraw. If you withdraw from the agreement, the agreement and any related service agreement will be treated as if they had never been entered into. If you want to withdraw from the agreement, tell your agent or tell us by post, phone or email using the contact details provided.

You have the option now, or at any time during the credit agreement, to have your payments collected weekly from your home or the home of someone making the payment on your behalf.

1. Continuous Payment Authority (“CPA”) is consent given by you for us to obtain payment from a debit or credit card which you are entitled to use and the details of which you have provided to us. We are permitted to use the CPA for the sole purpose of taking payments due under the agreement, including instalments, interest, and charges. We will only use the CPA to request the full amount of a payment and we will not take part payments using the CPA. We will not seek a part payment unless you have specifically agreed the date and amount of that part payment with us.
2. By entering into the agreement, you will agree that the following accounts and card details (“the Nominated Cards”) may be used by us under the CPA for this purpose [INSERT DETAILS OF ACCOUNTS AND CARDS ]. Where you have

provided us with details of more than one card, we will attempt to take payment from the Nominated Cards in the order listed above. It is your responsibility to ensure that funds are available on the Nominated Cards on the agreed date.

1. If funds are not available on the agreed date of repayment, we will use the CPA to request payment on any alternative due date which we have agreed. Otherwise, we will wait until the next working day at the earliest before using the CPA to request payment again. If we have tried to use the CPA twice without managing to obtain payment, we will stop using the CPA to request payments and will attempt to contact you to discuss repayment options. It is important that you ensure funds are available or contact us regarding repayment. We will not add any charges to your account if we are unable to take the payment.
2. You have the right to cancel the CPA at any time up to close of business on the day prior to collection and you can do so by giving notice to us using the contact details on the agreement. You could also cancel the CPA by giving notice to the card issuer of the Nominated Cards instead. Cancelling the CPA does not mean you do not have to make repayments under the agreement.
3. At any time, you can cancel this payment option and arrange for an agent to collect your repayments.
4. You can choose an appropriate due date for repayment by letting me know before you enter into the agreement.

# Note to Agent - Please tick which adequate explanation is relevant for the customer 

**Customer explanation when switching from home collection to continuous Payment Authority**

You have requested to pay by continuous payment authority instead of your agent collecting payment from your home. The information below is very important and explains how Careys’ will take payments through this process. At any time, you can revert to the home collection service. There is no charge to do this.

1. Continuous Payment Authority (“CPA”) is consent given by you for us to obtain payment from a debit or credit card which you are entitled to use and the details of which you have provided to us. We are permitted to use the CPA for the sole purpose of taking payments due under the agreement, including instalments, interest, and charges. We will only use the CPA to request the full amount of a payment and we will not take part payments using the CPA. We will not seek a part payment unless you have specifically agreed the date and amount of that part payment with us.
2. By entering into the agreement, you will agree that the following accounts and card details (“the Nominated Cards”) may be used by us under the CPA for this purpose [INSERT DETAILS OF ACCOUNTS AND CARDS ]. Where you have

provided us with details of more than one card, we will attempt to take payment from the Nominated Cards in the order listed above. It is your responsibility to ensure that funds are available on the Nominated Cards on the agreed date.

1. If funds are not available on the agreed date of repayment, we will use the CPA to request payment on any alternative due date which we have agreed. Otherwise, we will wait until the next working day at the earliest before using the CPA to request payment again. If we have tried to use the CPA twice without managing to obtain payment, we will stop using the CPA to request payments and will attempt to contact you to discuss repayment options. It is important that you ensure funds are available or contact us regarding repayment. We will not add any charges to your account if we are unable to take the payment.
2. You have the right to cancel the CPA at any time up to close of business on the day prior to collection and you can do so by giving notice to us using the contact details on the agreement. You could also cancel the CPA by giving notice to the card issuer of the Nominated Cards instead. Cancelling the CPA does not mean you do not have to make repayments under the agreement.
3. At any time, you can cancel this payment option and arrange for an agent

to collect your repayments.

1. You can choose an appropriate due date for repayment by letting me know before you enter into the agreement.