

# About CPA

Continuous payment authority or CPA is an automatic payment set up using your debit card. We use CPA to collect loan payments. Continuous payment authorities are covered by the Payment Services Regulations 2009. These regulations set out how payment service providers should operate payment systems.

## How we use CPA

3 days before your scheduled due date we will send you an email and a text message informing you that we will collect the payment on your due date using your registered debit card. If the repayment fails on your due date we will make another attempt to collect the sum owed within 30 days after your scheduled payment date. We will not make more than 2 collection attempts per repayment unless you give us express consent.

## Cancelling your CPA

You can cancel your CPA at any time using any of the methods below. Remember that cancelling your CPA does not terminate your Loan Agreement and you must arrange for another way to pay us.

### Cancelling CPA via email

Please send an email to [info@creditstar.co.uk](mailto:info@creditstar.co.uk) with the subject "Cancel CPA" In the email please quote at least one of the following to help us identify your account

- your loan agreement number;
- your mobile phone number;
- your email;

Please note that it may take up to 12 hours to process this instruction.

### Cancelling CPA over the phone

You can also cancel CPA by calling us on 02036957544 within our opening hours.

### Cancelling by contacting your bank

You can cancel CPA by contacting your bank. If you do so please pass on your loan agreement number to them. Please note that cancelling CPA by contacting your bank can take several days. We kindly ask you to inform us if you have instructed your bank to cancel CPA.