

Pre-Contract Information

1. Contact details

Creditor:	Creditstar UK Limited trading as Creditstar
Address:	Mappin House, Oxford Street, London, Greater London, W1W 8HF, United Kingdom
Telephone number(s):	020 3695 7544
E-mail address:	info@creditstar.co.uk
Web address:	https://www.creditstar.co.uk

2. Key features of the credit product

The type of credit.	Fixed sum loan
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	
How and when credit would be provided.	We will provide you with the Total Amount of Credit paid directly into your nominated bank account within 3 business days following the execution of the Loan Agreement
The duration of the credit agreement.	From the date of this Agreement until , or until the day on which the Total Amount Payable has been repaid by you.
Repayments	The Total Amount Payable of shall be repaid over instalments of from . If you repay each of the repayments on time the loan will cost you in interest and fees. The total repaid will be .
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs	

3. Costs of the credit

The rates of interest which apply to the credit agreement.	Interest is charged at a fixed fee of per day.
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.	The APR is The APR is based on certain assumptions we must, by law, make as follows: <ul style="list-style-type: none">• The credit agreement remains in force and you make the Repayments and otherwise fulfil your obligations under the credit agreement.
Related costs	
(i) Any other costs deriving from the credit agreement.	You must also pay our reasonable fees and charges to cover our administration costs arising out of any request you make for a copy of any document (unless we are not legally entitled to charge you such

	amounts.
(ii) Conditions under which the above charges can be changed.	We may change any fees and charges under the loan agreement at any time in accordance with the terms of the loan agreement.
(iii) Costs in the case of late payments.	<p>Charges:</p> <p>If you breach this Agreement, our charges are as follows:</p> <p>1 - If the Repayment remains unpaid we will charge you a missed payment fee of £15.00. We will only charge you this once.</p> <p>2 - Any legal costs we incur in enforcing this agreement against you.</p>
Consequences of missing payments.	<p>Missing payments could have severe consequences and make obtaining credit more difficult. We may report non-payment to credit reference agencies and this may adversely affect your credit rating (which most lenders consult when assessing any borrowing application).</p> <p>If you miss payments you will have to pay additional interest charges at the rate of interest above. We may commence legal proceedings against you and then may seek to enforce any judgment obtained against you.</p>

4. Other important legal aspects

Right of withdrawal.	<p>You have a right under section 66A of the Consumer Credit Act 1974 to withdraw from this Agreement without giving any reason. To do so you must give oral or written notice of the withdrawal before the end of the period of 14 days beginning with the day after the day on which the agreement is signed by you. It ends 14 days after that date.</p> <p>You must give notice of your intention to withdrawal in the following ways:</p> <p>a - orally over the telephone to 020 3695 7544; or</p> <p>b - in writing to Creditstar UK Limited, Mappin House, Oxford Street, London, W1W 8HF; or</p> <p>c - by email to info@creditstar.co.uk</p> <p>In the event that you withdraw from this Agreement you are required to repay the total amount of credit provided under the loan agreement, without delay and no later than 30 calendar days after giving notice of withdrawal, together with the interest accrued from the date the credit was provided until the day you repay.</p> <p>You can repay over the phone by speaking to one of our agents or by crediting our bank account the details of which can be obtained from Creditstar UK Limited, Mappin House, Oxford Street, London, W1W</p>
-----------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	8HF. Please Quote Reference: . The amount of interest payable per day will be .
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 this agreement and our decision is based on information from a credit reference agency, we will tell you this and the particulars of the relevant 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.	This information is valid from for one business day.

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

(a) Concerning the creditor	
Registration number.	Company registration number: 07085760 ICO Data protection registration number: ZA098223
The supervisory authority.	We are licenced under the Consumer Credit Act 1974 by the Financial Conduct Authority of 12 Endeavour Square, Stratford, London, E20 1JN. Telephone number: 020 7066 1000
(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.	The Law of England and Wales governs this Agreement and any aspect of our relationship with you and any disputes or claims under this Agreement will be dealt with only by the courts of England and Wales. Unless you and we otherwise agree, you and we shall communicate with each other in English at all times in connection with this Agreement.
The law applicable to the credit agreement and/or the competent court.	The law of England and Wales will apply to the Agreement and the competent courts for the purpose of this agreement will be the courts of England and Wales unless you reside in another part of the United Kingdom, in which case, the law and courts of that place shall be relevant.
Language to be used in connection with the credit agreement.	The agreement and all communications with you will be in English.
(c) Concerning redress	
Access to out of court complaint and redress mechanism.	Creditstar UK Limited has a complaints procedure and in the event that you have any concerns, or complaints, please write to Creditstar UK Limited, Mappin House, Oxford Street, London, W1W 8HF or email to complaints@creditstar.co.uk in the first instance. If you remain unhappy with our decision, you have the right to refer your complaint to the Financial Ombudsman Service, (FOS) Exchange

Tower, Harbour Exchange, London, E14 9SR or
telephone 0845 080 1800