



CREDIT APPLICATION FORM

PLEASE COMPLETE ALL THE FIELDS BELOW

Please return this form to Premium Credit Ermyn House Ermyn Way Leatherhead KT22 8UX.

Title	Forename	Surname /or Company Name (if different from borrower)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address		
<input type="text"/>		
Postcode		
<input type="text"/>		
Date of Birth	Email address	Mobile Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name and address of Service Provider	Mountain Ash Golf Club - SKO	
Reference number	<input type="text"/>	
Amount of Fees	£ <input type="text"/>	Start date <input type="text"/>

There are two repayment options to choose from. Please tick the option you want to use.

<p><u>Annual Membership</u></p> <p><input type="checkbox"/> 12 monthly payments 4.40% transaction fee (subject to a minimum transaction fee of £15) 8.3% APR variable</p>	<p><u>Part Year Membership</u></p> <p><input type="checkbox"/> Available if you are applying after your golf club's annual renewal date, a reduced number of monthly payments will be collected. Your welcome communication will confirm your payment schedule (minimum 3 months)</p>
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Signed: _____ Dated: _____

<p>Instruction to your bank or building society to pay by Direct Debit</p>		
<p>Please fill in the form and send to: Premium Credit Ltd, Ermyn House Ermyn Way Leatherhead KT22 8UX Name and full postal address of your bank or building society</p>		<p>Service user number: 942461</p>
<p>To The Manager Bank/building society</p> <p>Address</p> <p style="text-align: right;">Postcode</p>		<p>Reference</p> <p><input type="text"/></p>
<p>Name(s) of account holder(s)</p> <p><input type="text"/></p>		<p>Instruction to your bank or building society Please pay Premium Credit Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Premium Credit Limited and, if so, details will be passed electronically to my bank/building society.</p>
<p>Branch sort code</p> <p><input type="text"/></p>		
<p>Bank/building society account number</p> <p><input type="text"/></p>		
		<p>Signature(s)</p> <p><input type="text"/></p> <p>Date</p> <p><input type="text"/></p>
<p>Banks and building societies may not accept Direct Debit Instructions for some types of account</p>		<p>DD15</p>

You can apply for a credit facility allowing you to spread payment of your fees (and other services) over monthly payments. If you wish to apply please complete the form overleaf. To apply you must be aged 18 years or over, have a UK residential or BFPO address and hold a bank or building society account which supports Direct Debit payments. Credit is available subject to status and provided by Premium Credit Limited, Ermyn House Ermyn Way Leatherhead KT22 8UX. Tel: 0344 736 9818

In assessing your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"), as well as periodic searches at CRAs to manage your account with us. We'll supply your personal information to CRAs and they will give us information about you, including information about your financial situation and history. CRAs will supply to us both public (including the electoral register) and shared information about credit, financial situation, financial history and fraud prevention. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We will use this information to: assess your creditworthiness and whether you can afford the product; verify the accuracy of the data you provide; prevent criminal activity, fraud and money laundering; manage your account(s), trace and recover debts; and ensure other offers provided to you are appropriate. We will continue to exchange information about you with CRAs while you have a relationship with us; and inform CRAs about your settled accounts. If you borrow and don't repay on time, CRAs will record outstanding debt. This information may be supplied to other organisations by CRAs. The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agencies Information Notice (CRAIN) which can be found at www.equifax.co.uk/CRAIN, www.callcredit.co.uk/CRAIN and www.experian.co.uk/CRAIN. Premium Credit will send you a welcome pack and provide a credit agreement for you to sign online or return by post and you should read this together with the pre-contract information carefully. You may be charged £10 if you do not return a signed credit agreement. Premium Credit may begin collection your Direct Debits before receiving your signed credit agreement to pay for services you are receiving. If you have any questions about the credit facility or payments under such a facility contact Premium Credit on 0344 736 9836.

Authorised and regulated by the Financial Conduct Authority.

Representative Example

Cash price £1000.00

Transaction fee (4.40% of the cash price) £44.00 (subject to a minimum transaction fee of £15)

Representative 8.3% APR variable

This example is based on a credit limit of £1,044.00 and repayment by equal monthly instalments over 12 months.

Under this example, if you did not add any further transactions you would repay a total of £1044.00 (including the transaction fee) by 12 monthly instalments of £87.00.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Premium Credit Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Premium Credit Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Premium Credit.