

Fixed Sum Loan Agreement Regulated by the Consumer Credit Act 1974

Parties to the agreement:

Between TTR PT LIMITED ("We", "Us", "the Creditor") of First Floor Waterloo House, Fleets Corner, Waterloo Road, Poole, Dorset, BH17 0HL

and

Applicant 1.	David Hall	Applicant 2.	Paul Lang
Address	FLAT 135 INDIANOSE 75 WINGGORTH ST MANCHESTER		FLAT 4 SALLY YARD 9 HULME STREET MANCHESTER
Postcode	M1 6HB		M1 5GL

This Agreement will be of 36 months duration.

The amount of credit is £3,295.

The credit made available under this Agreement is to finance the transaction for the provision of a personal trainer training course and qualification for one of the debtors named above. The training course will be completed over a 3 year period and will be provided by TTR PT Limited in accordance with the attached Terms and Conditions.

The credit is provided by the creditor agreeing to provide the personal training course.

The cash price of the course is £3,495.

Total amount repayable is £5,304.98

The rate of interest of 34.09% per annum will be charged throughout the duration of the Agreement.

APR 39.95%

You will pay us £5,304.98 by way of 36 consecutive monthly instalments of £147.36, which will be collected by direct debit from your elected bank account or payable by debit/credit card (the latter being solely at our discretion) on the first working day of every calendar month commencing the third month after the commencement of the intensive personal training course.

You have the right to receive, on request, and free of charge, at any time throughout the duration of the agreement pursuant to section 77B of the Consumer Credit Act 1974 ("the 1974 Act"), a statement in the form of a table showing-

- a) The details of each instalment owing under the agreement;
- b) The date on which each instalment is due, the amount and any conditions relating to the instalment;
- c) A breakdown of each instalment showing how much comprises –
 - i) capital repayment,
 - ii) interest payment, and
 - iii) if applicable, any other charges.

If you fail to repay us on the nominated date in any month you will be charged a fee of £15 ("missed payment fee"). Also if you do not repay your loan in full and on time we will continue to charge interest on the outstanding balance. The rate of interest will be the same as shown above. Interest after default is calculated daily and applied to the outstanding balance every 30 days (or when the outstanding balance is repaid in full if earlier).

We may also charge all costs and expenses (including enquiry agents, debt collections agents and legal costs) reasonably incurred by us in enforcing this Agreement.
Each repayment will be used:

