

SPREAD THE COST OF YOUR SUBSCRIPTION FEES



Fairway Credit enables you to pay your fees by monthly instalments. It's flexible, it's affordable and it makes sense. You won't have to break into savings and you can use funds in hand to pay other bills. Think of it as a new way to manage your money.

What are the benefits?

- ◆ The convenience of paying by monthly Direct Debit.
- ◆ Competitive transaction fee.
- ◆ Cost effective way of spreading the costs.
- ◆ Extras such as joining fees can be added.
- ◆ You and your family's subscription can be paid using one credit agreement.

How much extra will I pay?

A transaction fee will be added to your monthly payments. The amount of the fee will be advised by your club.

How it works:

- ◆ You fill in the application form and return it to the club.
- ◆ Upon approval, we will send you a credit agreement to sign and return.
- ◆ We pay your full subscription fees and any extras to the club.
- ◆ We confirm your monthly payments and due dates.

What about renewing the subscription?

Easy. We'll notify you of any changes to your monthly payment. You don't need to sign a new credit agreement every year.

To apply:

Simply complete the application form attached with this leaflet and return it to your club. Upon approval, Fairway Credit will send you a credit agreement and a letter confirming your payment schedule.

The Direct Debit Guarantee

1. This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
2. If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you 5 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.
3. 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
4. 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.

APPLICATION FORM



Premium Credit Limited, an independent finance company, is pleased to offer you a loan facility for you to spread the cost of your fees over monthly instalments. If you wish to pay by instalments please complete the form below. To use the facility you must be resident in the UK, aged 18 years or over and hold a bank or building society account which supports Direct Debit payments. Credit is subject to status.

Member's Name:

Borrower: Title Forename Surname
(If different from member)

Address

Email

Postcode Mobile Number Date of Birth

Representative Example:

Representative 12.4% APR variable

**Transaction fee 6.5% variable
(subject to a minimum of £15)**

The credit limit is assumed for this example to be £1,200

FOR CLUB USE ONLY

Membership Reference

Scheme Renewal Date

First Payment Date

Fee amount A

Transaction fee % of A B
(subject to minimum fee of £15)

Total amount payable by payments C
(A + B)

Monthly minimum payment (C/) D

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB

Please fill in the whole form using a ball point pen:

Name and full postal address of your Bank or Building Society

Service user number: 942461



To the Manager Bank/building society
Address
Postcode

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

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.

Signature(s)
Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

This Guarantee should be detached and retained by the payer

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